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January 14, 1918

THE AMERICAN RED CROSS

Department of Civilian Relief
Washington, D. C.

Handbook of Information
for Home Service
Sections

DOCUMENT

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Introductory Statement

1. *Giving Information to Families of Soldiers and Sailors is a Part of Home Service* as really as giving them aid when sick or in want. This information service should constitute a prominent part of the work of the Home Service Section of each Chapter.

The relatives of enlisted men desire information of many kinds. Already this service is widely extended. Home Service Sections are advising how mail should be addressed to soldiers and sailors; how information may be obtained of those sick, wounded, captured, or missing; what the War Risk Insurance Law means and how to take advantage of its provisions. This work should be more uniformly provided and its scope widened. This Handbook is published to facilitate the conduct of this information service and to assure the prompt and accurate statement of the information desired by the families of our fighting men.

Each Home Service Section has in this work a twofold opportunity.

First, to save untold anxiety and suffering. Sympathetic, prompt and accurate information, quieting fears, relieving anxiety, and encouraging self-help, will serve materially to maintain the comfort and health of these families, who have spared their bread winners and protectors to the service of their country, and thereby also to sustain the morale of the fighting men themselves.

Second, the giving of such information will be the most natural means to establish acquaintance and confidence between the Home Service worker and the family, and thus to discover opportunities for other service. (See A R C 201, second edition, pp. 5-26.)

Too much emphasis cannot be placed on the statement that information must be absolutely correct and clear and that it must be given with directness but graciousness. Under no circumstances should impatience be shown, however unusual the question or the manner of asking may be. It should be remembered that these inquirers bring to the Home Service Section questions and difficulties of momentous importance to them. They will often be diffident or uncertain of the reception they are to receive. They may be embarrassed by the necessity of revealing personal feelings. They are certain to be favorably impressed by sympathy and serious attention, and thereby persuaded to ask fully and freely for the help they may need. So the information is not more important than the manner in which it is given.

This information service, therefore, should be in the hands of members of the Home Service Section who have poise, discretion and sympathy; and preferably of those who have done other Home Service work, and so know, themselves, the real experiences of the families of soldiers and sailors.

In most cases the information service can be incorporated into the present work of the Home Service staff, but if additional workers are needed they should be attached to the Home Service staff, and the information service should be made an integral part of Home Service. It would be most unfortunate for two unrelated groups to be dealing with the same families in essential Home Service work.

The Home Service workers in charge of the information service should be easily accessible at a well-known address, at stated hours, and in suitable office quarters. A room, or more than one, should be provided for private interviews.

2. *How to Organize the Information Service.* The following suggestions may be helpful in organizing this information service in the Home Service Sections:

This Handbook is not intended to take the place of the Home Service Manual and a copy of the latter is an indispensable part of the information equipment of the Section, which should include also the other publications of the Department of Civilian Relief.

The Handbook cannot take the place of the publications of the Bureau of War Risk Insurance, a set of which must also be at hand for ready reference. These may be obtained from the Director of Civilian Relief at your Division Headquarters.

A directory of local social agencies should be always at hand. If one is not printed, it may be easily compiled on index cards. All the local community resources should be used, as may be appropriate. It will be necessary sometimes to secure special information from original sources. These occasions will suggest themselves.

Application blanks for family allowances should be kept in stock, and where necessary the Home Service worker should assist the visitor in filling out the blank.

Some Chapters have thought it desirable to prepare a card index of the men enlisted or selected from their districts. Such a list cannot be secured from the War Department. (See paragraphs 22-25.) If such a list is prepared, each card should give the man's name, the military or naval organization in which he is serving, the cantonment or camp to which he has been assigned, his marital condition, and the number and relationship of persons who are dependent upon him for support.

When answers to inquiries must be deferred until information can be secured, a follow-up or suspense file will prove helpful and will serve to avoid delay or neglect.

More satisfactory and quicker answers will be secured if all requests for information concerning home service or related subjects, or for blank forms, are addressed to the appropriate Division Director of Civilian Relief. Some Home Service Sections have been making such requests to their Congressmen or to others at the National Capital who frequently do not have the information and, at this time, are exceptionally busy. Division Directors of Civilian Relief are immediately informed of all developments in connection with Governmental matters which bear on Home Service, but if they are not possessed of the information which the Home Service Section desires they will promptly send a request for it to the National Headquarters.

3. *Bureau of War Risk Insurance Desires such Help.* It is of great importance that all relatives of soldiers and sailors should fully understand the federal law relating to family allowances, allotments, compensation for injury and death, and insurance. Accordingly, the Department of Civilian Relief early in October, 1917, urged upon Home Service Sections that this matter be given thorough attention. One of the main purposes of this Handbook is to help the Sections to answer questions about the provisions of this law.

That the help of the Home Service Sections is appreciated and desired is made evident by a letter dated December 27, 1917, written by William C. DeLanoy, Esq., Director of the Bureau of War Risk Insurance, from which the following paragraphs may be quoted:

I am informed that under your leadership there has been established a Home Service Section in all of the Red Cross Chapters throughout the country. This Home Service appears to be admirably adapted to fill an existing need as a conveyor of information and advice to the dependents of the American soldiers and sailors respecting the operation of the Act of October 6, 1917.

Nothing could be more essential to the maintenance of the morale of our fighting forces than the belief by the soldiers and sailors that their dependents are being cared for. To accomplish this it is necessary, not only that the men in the Army and Navy receive full information, but also that dependent wives, mothers, parents and children be apprised of their rights and the means of securing them.

In disseminating this information and giving such advice no organization that I know of has greater potentiality for service than the American Red Cross. May we count upon your co-operation?

4. *Plan of This Handbook.* It is hoped that Home Service Sections will without fail give the most earnest and effective attention to this important opportunity for invaluable service. Chapter II of this Handbook is devoted to a statement of the provisions of this Soldiers' and Sailors' Allowance, Compensation and Insurance Act.

In addition, there will be found information on such related subjects as allotment of pay by officers, marine and seamen's insurance, insurance for crews on army transports, and the pay, allowances, allotments, and compensation of soldiers in the armies of the Allies of the United States.

The Handbook also contains information about work with families in their own homes, supplementing or emphasizing that found in the Manual of Home Service, (A R C 201, second edition) on how to verify enlistments and to send mail to soldiers and sailors; and on training courses for Home Service workers. In the Appendix will be found tabulated information and directories which it is believed will be useful for ready reference.

The material contained in the Handbook has been divided into five chapters, in addition to the Appendix, and arranged in numbered paragraphs. Each paragraph is introduced by its topic. A Table of Contents giving paragraph topics, precedes the text, and a topical index will be found just following the Appendix. The

references in the Table of Contents are to pages. The references in the Appendix and in the topical index are to paragraph numbers and not to pages. Cross references have been generously used both in the text and in the Appendix.

5. *Sources of Information.* This Handbook does not pretend to contain all the information that will be needed by Home Service workers with respect to the subjects included, nor is it possible to anticipate all the questions that will arise concerning them. Though the greatest care has been observed in compilation, it is probable that there are errors and omissions, and that some of the statements made may become obsolete by changing orders and regulations.

The Director General of Civilian Relief will welcome and appreciate corrections and suggestions for improvement of this Handbook.

In preparing this information for Home Service Sections, material has been used freely from other publications of the Red Cross and from Governmental bulletins. For unhesitating cooperation in furnishing information regarding their special fields, grateful acknowledgment is hereby made to the offices of the Quartermaster General and the Adjutant General of the United States Army, to the Bureau of Navigation of the Navy Department, to the Bureau of War Risk Insurance of the Treasury Department, to the Committee on Public Information, and to all others who have generously given information or otherwise assisted in the preparation of the Handbook. Special mention should be made of the assistance of Mr. Lewis E. Stein, the Registrar of the Department of Civilian Relief, who has compiled the information herein presented.

W. FRANK PERSONS

*Director General,
Department of Civilian Relief*

I

What a Home Service Worker Should Know About the Army and Navy

10. *Composition of the Army and Navy of the United States.* The United States Army is made up of the Regular Army, the federalized National Guard, the National Army, United States Guards, Reserves, and special branches.

11. The United States Navy is made up of the Regular Navy, the Naval Reserves, the Naval Militia, Marine Corps, Coast Guard, and National Naval Volunteers.

12. *Pay of Enlisted Men.* The pay of enlisted men in the United States Army, from June 1, 1917, to the termination of the present war, as given in the supplement to Quartermaster Corps Form 404, is printed in the Appendix, paragraph 332.

13. The pay of enlisted men in the United States Navy, as given in General Orders 303 and 333 of the Navy Department, is printed in the Appendix, paragraph 333.

14. The pay of non-commissioned officers, musicians and privates in the United States Marine Corps, as given in the Manual of the Paymasters Department, U. S. Marine Corps, for 1917, is printed in the Appendix, paragraphs 334, 335.

15. An enlisted man's pay cannot be taken by any court or attached for the benefit of creditors. Only the Government of the United States can control or take his pay.

16. *Selection for the National Army.* The National Army, which furnishes the largest fighting force of the

United States in the present war, is composed of young men and will be representative of our entire citizenship, because of the manner of its selection. The men who compose it are within the ages of twenty-one and thirty years inclusive. They must be physically sound and must be taken from those groups upon whose work and skill the country does not depend for its continued ability to support itself and prosecute the war. On June 5, 1917, more than nine and a half millions of men within the ages stated registered throughout the nation, for service in the National Army.

17. An Act of Congress providing for the temporary increase of the military forces, known as Public No. 12 of the Sixty-fifth Congress (H. R. 3545) approved May 18, 1917, provided that 'quotas for the several states, territories, and the District of Columbia, or sub-divisions thereof shall be determined in proportion to the population thereof and credit shall be given to any state, territory, district or sub-division thereof for the number of men' which were in the military service of the United States. The number to be called was determined in accordance with this provision of law from an estimate of population for 1917 made by the Bureau of the Census. This assured a fair distribution throughout the country of the men to be called to the colors.

18. The local registration boards gave to each man registered a number. These numbers were transmitted to the Office of the Provost Marshal General at Washington. Numbered slips of paper representing the number of men enrolled in the largest local area were placed by him in a lottery on July 20, 1917. The order in which each man in every local area was to be called for examination was determined by drawing these numbers from the lottery and listing them in the order drawn. The men selected for the first quota were brought before local

boards for examination, and if not exempted were called into the service.

19. But this plan of determining the order in which the men are called was later changed. About November 1, 1917, the Provost Marshal General ordered that the remaining men registered for the selective draft should be called, as needed, in the order of five classes which he described as follows:

Class I

- A. Single man without dependent relatives.
- B. Married man, with or without children, or father of motherless children, who has habitually failed to support his family.
- C. Married man dependent on wife for support.
- D. Married man, with or without children, or father of motherless children; man not usefully engaged, family supported by income independent of his labor.
- E. Unskilled farm laborer.
- F. Unskilled industrial laborer.
- G. Registrant by or in respect of whom no deferred classification is claimed or made.
- H. Registrant who fails to submit Questionnaire and in respect of whom no deferred classification is claimed or made.
- I. All registrants not included in any other division in this schedule.

Class II

- A. Married man with children or father of motherless children, where such wife or children or such motherless children are not mainly dependent upon his labor for support for the reason that there are other reasonably certain sources of adequate support (excluding earnings or possible earnings from the labor of his wife) available, and that the removal of the registrant will not deprive such dependents of support.
- B. Married man, without children, whose wife, although the registrant is engaged in a useful occupation, is not mainly dependent upon his labor for support, for the reason that

the wife is skilled in some special class of work which she is physically able to perform and in which she is employed, or in which there is an immediate opening for her under conditions that will enable her to support herself decently and without suffering or hardship.

- C. Necessary skilled farm laborer in necessary agricultural enterprise.
- D. Necessary skilled industrial laborer in necessary industrial enterprise.

Class III

- A. Man with dependent children (not his own), but toward whom he stands in relation of parent.
- B. Man with dependent aged or infirm parents.
- C. Man with dependent helpless brothers or sisters.
- D. County or municipal officer.
- E. Highly trained fireman or policeman, at least three years in service of municipality.
- F. Necessary custom house clerk.
- G. Necessary employee of United States in transmission of the mails.
- H. Necessary artificer or workman in United States armory or arsenal.
- I. Necessary employee in service of United States.
- J. Necessary assistant, associate, or hired manager of necessary agricultural enterprise.
- K. Necessary highly specialized technical or mechanical expert of necessary industrial enterprise.
- L. Necessary assistant or associate manager of necessary industrial enterprise.

Class IV

- A. Man whose wife or children are mainly dependent on his labor for support.
- B. Mariner actually employed in sea service of citizen or merchant in the United States.
- C. Necessary sole managing, controlling, or directing head of necessary agricultural enterprise.
- D. Necessary sole managing, controlling, or directing head of necessary industrial enterprise.

Class V

- A. Officers—legislative, executive, or judicial of the United States or of State, Territory, or District of Columbia.
- B. Regular or duly ordained minister of religion.
- C. Student who on May 18, 1917, was preparing for ministry in recognized school.
- D. Persons in military or naval service of United States.
- E. Alien enemy.
- F. Resident alien (not an enemy) who claims exemption.
- G. Person totally and permanently physically or mentally unfit for military service.
- H. Person morally unfit to be a soldier of the United States.
- I. Licensed pilot actually employed in the pursuit of his vocation.

20. *Reclamation of Registrants Rejected for Physical Reasons.* At the instance of the Council of National Defense, some effort is to be made to rehabilitate men rejected for military service on account of physical defects. In one large city, which is perhaps typical, twenty-nine per cent. of all the young men of military age were rejected on medical examination on account of physical defects or incipient or established diseases of various kinds. Many of these defects are remediable. To cure these men means, in the first place, the reclamation of men needed for military service. In the second place, it means an important social by-product of the war in the definite improvement of the health of a very large number of young men in civilian life. Certain classes of men unqualified for full military service will be accepted for special duty in spite of their defects, and assigned to work commensurate with their physical condition, where they may be kept under observation and treatment until they are well. Others must be immediately rejected and will remain beyond military control, although still curable. The War Department will give to every man rejected for physical reasons a circular of advice authorized by the

Provost Marshal General, which will point out the opportunity and duty of the individual to seek treatment and get well. To a large extent, the future of such men must lie in their own hands and the chief force for their reclamation will be that of educational influence and sympathetic advice.

21. Home Service workers of the Red Cross should take advantage of any suitable opportunity to assist such men to help themselves. The first advice to be given is that the men should consult their family physicians. With the approval of the physician, community resources of many kinds can be made available to men possessed of a sincere desire to remove their physical defects. In many cities the representatives of the state and local Boards of Health will be the best sources of advice and information. Local sanatoria, hospitals and dispensaries, gymnasias and health classes of the Y. M. C. A. and Y. M. H. A., and appropriate groups of physicians, surgeons, and dentists, who may announce themselves as willing to give this service,—these and similar sources of aid in the improvement of health conditions should be known to those conducting the information service, so that any man rejected for military service who comes for help to the Home Service Section of the Red Cross shall not come in vain.

22. *Lists of Enlisted Men.* A list of the men who have enlisted or have been selected from a given state, county, or town, would probably be of great use to a Home Service Section, especially in verifying enlistments. The lists, however, cannot be obtained from the Adjutant General in whose office the names of men in the Army are recorded, or from the Bureau of Navigation which has a record of those who serve in the Navy.

23. Enlistment papers of men in the Army are filed alphabetically in a dictionary file, irrespective of the

home address of the man or the date of his enlistment. The same is true of the papers of the enlisted personnel of the Navy. To ascertain who have enlisted from a given county it would be necessary to examine the papers of every man in the Army or Navy, which the War and Navy Departments properly decline to do. Lists of the men drafted into the National Army should be on file in the offices of the Adjutants General of the respective states and these lists will ultimately go to the Provost Marshal General at Washington. The greater portion of families known to Home Service Sections will be those of men selected for the National Army. When a Home Service Section believes that a list of those who have been certified for service from the registration districts within its jurisdiction would be valuable, it may be able to secure the names from the Adjutant General of the State, or from the local registration Boards.

24. If such a list is compiled, it should contain not only the name of the man, but also the organization to which assigned, and the cantonment to which he has been sent.

25. There is no justification for a house to house canvass of a town or neighborhood to collect the information for such a list of names. Such visits may be resented, very properly, by those who do not fully understand their purpose. Home Service must never become, or be suspected of being, offensive or intrusive (See A. R. C. 201, second edition, page 9.)

26. *Regimental Numbering.* The War Department has adopted the following system of numbering regiments of the American Army.

Regular Army	1 to 100
National Guard	101 to 300
National Army	301 up

Therefore, without any additional particulars one will know at a glance that a man in the 160th Regiment is a former National Guardsman, and that one in the 360th was drafted.

27. *Serial Numbers for Enlisted Men.* Contrary to general belief the enlisted men of the American Army are not serially numbered. Each man, however, wears a tag bearing the name of the organization to which he is assigned and his number in that organization. Officers are given serial code numbers. Arguments have been forwarded in favor of assigning serial numbers to enlisted men of the Army and Navy for the purpose of identification. Confusion often arises because of the similarity of names.

28. *Mail to Enlisted Men.* Mail addressed to a member of the Expeditionary Force should bear the complete designation of the Division, Regiment, Company or other organization to which the man belongs. In the upper left hand corner of the envelope should be placed the usual form of return request with the name and address of the sender. Postage should be fully prepaid at the rate of three cents an ounce or fraction thereof.

29. The correct manner of addressing a letter to a man in the Expeditionary Force is as follows:

Return to Mrs. John Doe
10 S Street
Washington, D. C.

Stamp

Mr. John Doe
Company D
325th Infantry
American Expeditionary Force

30. Under no circumstances should the location or station of a military organization be included in the address of a letter to a person or an organization in Europe.

31. Money and valuables will not be accepted for transmission to the Expeditionary Force by registered mail. For the forwarding of money, money orders payable at the United States Postal Agency, or its branches, in Europe should be procured.

32. Parcels of fourth-class mail, or domestic parcel post matter, to the American forces in Europe must not exceed seven pounds in weight, and postage thereon must be prepaid at twelve cents a pound or fraction thereof.

33. Mail intended for a soldier in the National Army or in the National Guard, stationed at one of the military cantonments in the United States, should bear the name of the soldier, the official designation of the organization to which the man belongs and the name and postoffice of the cantonment as follows:

Please Return to Mrs. J. Doe
9715 10th Street
Washington, D. C.

Stamp

Mr. John Doe,
Company D
375th Infantry
Camp Meade
Annapolis Junction, Md.

34. When the organization to which the soldier is assigned is unknown to the writer the letter may be addressed as follows:

Return to Mrs. J. Doe
2027 19th Street
Washington, D. C.

Stamp

Private John Doe, U. S. Army
c/o Adjutant-General, U. S. Army
War Department
Washington, D. C.

If the organization to which the man is assigned is known but the location is not, the name of the organization should also be included in the above address.

35. A sailor should be addressed in care of the ship to which he is assigned, in care of the Postmaster, New York City, as follows:

Return to Mrs. Richard Roe
711 15th Street
Washington, D. C.

Stamp

Mr. Richard Roe
Seaman Second Class
U. S. S. Alabama
c/o Postmaster
New York City

36. When the ship or station to which a sailor is assigned is unknown to the writer the letter may be addressed as follows:

Return to Mrs. Richard Roe
711 15th Street
Washington, D. C.

Stamp

Mr. Richard Roe, U. S. Navy
Care Bureau of Navigation
Navy Department,
Washington, D. C.

This practice should be discouraged as it adds greatly to the burden of the Bureau of Navigation and tends greatly to delay the transmission of the mail. Applicants should be advised to ask their relatives in the service to keep them informed of their welfare and of the name of the ship on which serving.

37. It will be possible for relatives and friends to send letters and money to soldiers and sailors who may be in hospitals or prison camps. If the location of the prisoner or wounded man is unknown, his whereabouts should first be ascertained from the Red Cross Bureau of Communication (see paragraph 275) or the War Department.

38. *Address of an Enlisted Man.* If a man is known to be in the Army, but the organization to which he is attached is unknown and it is simply desired to ascertain his whereabouts, a request for this information addressed to the Adjutant General, U. S. Army, War Department, Washington, D. C., will bring the information. If possible, the date and place of enlistment should be given in the letter to the Adjutant General.

39. If a man has been drafted and the Adjutant General, U. S. A., reports that he has no record of the man, then it may be assumed that a report concerning him has not yet reached the War Department at Washington. In such a case the Adjutant General *of the State*, in which is situated the city from which the man was drafted, will furnish the name of the camp or cantonment to which the men from that particular city were sent. A request addressed to the Commanding Officer of that Camp will bring the desired information. A separate letter should be written in each case. To include requests for information concerning two or more men in one letter only causes delay. (For Cantonments and organizations assigned to each see Appendix, paragraphs 328, 329.)

40. If the man is in the Navy, Naval Reserves, Naval Militia, National Naval Volunteers, or in the Coast Guard Service, the inquiry should be addressed to the Bureau of Navigation, Navy Department, Washington, D. C., and reply will be expedited if the applicant will state to which branch of the service the man belongs.

41. In case of a Marine, inquiry should be addressed to the Marine Corps Headquarters, Navy Annex, Washington, D. C.

42. *Substitution of the Real Name for an Assumed Name.* In efforts to secure verification of service it has been discovered that a large number of men have enlisted under false names. In response to a request for information as to the procedure to be followed for the restoration of proper name the Adjutant General of the Army states that:

The rules of the War Department require in the case of a man who is serving in the Army under an assumed name, and who desires to be borne on the records under his correct name, that the soldier submit an application through military channels, for the desired change of record, accompanying the application

with his sworn statement setting forth his alleged correct name and giving his reasons for enlisting under an assumed name. He should also submit at the same time the duly executed affidavits of his parents relative to his correct name and the affidavits of at least two persons, not relatives of the soldier, to the same effect. If there is a public record, either birth or baptismal, showing the name, a certified copy of or transcript from such record should be obtained and forwarded.

43. In the matter of the restoration of a proper name where a man has enlisted in the Navy under a false name, the Bureau of Navigation, Navy Department, states:

An enlisted man serving in the Navy under an assumed name and who wishes a correction of the records must submit his request through official channels and forward therewith the affidavits of his parents, both, if living, setting forth his true name and testifying that the man named in the affidavit is their son and is identical with the man in the Navy. If parents are dead, the applicant should accompany his request with a birth certificate and affidavits of reputable persons setting forth that they know from their own knowledge that the man named in the birth certificate is identical with the man in the service whose correction of record is desired.

44. *Commission on Training Camp Activities.* The Commission on Training Camp Activities, appointed by the Secretary of War, has charge of all welfare work in and about, and the promotion of athletic sports and games within, training camps and cantonments. This action was taken in pursuance of certain sections of the Army Bill (H. R. 3545) approved May 18, 1917.

In cooperation with the Commission on Training Camp Activities, the Young Men's Christian Association has erected association buildings in the army camps throughout the country, each building to serve a brigade and to have a staff of five secretaries. The Jewish Board for Welfare Work has its recreational work in each camp, and cooperates with the Young Men's Christian Associa-

tion in ministering to the social needs of soldiers. Information concerning the work of these organizations may be had from the War Work Council, Y. M. C. A., 124 East 28th St., New York City.

45. The Knights of Columbus also has established recreation buildings at the various camps and cantonments. Correspondence concerning this work should be addressed to Colonel P. H. Callahan, Chairman, Committee on War Activities, Knights of Columbus, 730 Woodward Building, Washington, D. C.

46. These organizations were identified with Army recreational work among the troops on the Mexican Border in 1916 and have been admitted to the present camps and cantonments. They do not limit their activities to a particular constituency and their buildings are at all times and for all meetings open to the entire camp.

47. *Clothing and Equipment for Soldiers and Sailors.* Enlisted men in the Army are provided free with all necessary clothing and equipment.

48. Upon enlistment a sailor is made an allowance of \$60.00 on the books against which are charged any purchases of clothing. After the exhaustion of this first allowance he must pay for clothing issued to him during the period of service. Each recruit is also provided with transportation to his station.

49. *Discharges from Service.* The Red Cross as a patriotic organization and an officially recognized auxiliary of the War and Navy Departments cannot take part in securing the discharge of an enlisted man. The policy of the Department of Civilian Relief is to leave the matter of discharges entirely to the Military and Naval authorities.

50. If a man desires to make application for discharge from the United States Army, the application should be addressed to the Commanding Officer of the Military

Department to which the man's regiment belongs and sent through his organization commander. The names of the Departments, the States comprising them, and the location of the Headquarters of the Commanding Officer were given in General Order No. 51 of the War Department, 1917. (See Appendix, paragraph 327.)

51. The Adjutant General of the Army has recently stated that thirty-two divisions had been organized for the National Army and the National Guard and that the respective Division Commanders have the same authority as Department Commanders in the matter of discharges. The attention of Home Service Sections is called to the following statement by the Adjutant General:

An Act of Congress, approved October 6, 1917, provides for compulsory allotments of pay of enlisted men for certain dependents; for family allowances, under certain conditions, for the support of dependents; and for insurance of officers and enlisted men.

In view of the very liberal provision made in that law for dependents of soldiers, which it is thought will in most cases be greater than the assistance the soldier would render in civil life to such dependents, *very few, if any, applications for discharge on account of dependent relatives will be favorably considered.* In any event, application for discharge in such a case must, in order to receive proper consideration, be made by the soldier himself and forwarded through military channels to his department or division commander, who has full authority to take final action thereon.

52. When a man is discharged from the Army his connection therewith is absolutely severed whether his discharge be honorable or dishonorable. The Army Regulations do not carry provisions for conditional discharge or recall.

53. Men who have enlisted or been drafted into the Army and, after medical examination are found to be ineligible for military service, are entitled to full pay up

to and including the date of their discharge and travel pay at the rate of three and one-half cents per mile back to the place where they were accepted for enlistment. In the case of drafted men who are sent forward to camps and afterwards rejected, they are entitled to pay from the date on which they departed from their homes when drafted, up to and including the date of their discharge, and to three and one-half cents per mile from place of discharge back to their homes. "Travel pay" is in lieu of transportation.

54. During the period of the war the Navy Department will not favorably consider the application for a discharge of an enlisted man for any personal reasons. The law provides for the discharge, on account of underage enlistment, of a boy who has enlisted without the consent of his parents where it subsequently develops that he is under eighteen years of age and the parents demand his discharge. Applications for such discharge should be made by the parents and in each case be accompanied by a birth certificate or their affidavits setting forth the date of birth.

55. *Allotment of Pay by Officers.* Paragraph 1259 of the Army Regulations provides for the endorsement of pay accounts by Army officers who desire to make provision for dependents and who are about to embark for foreign service. The amounts called for by pay accounts so endorsed will be paid to the endorsee as they become due. It has been the practice of a large number of officers to endorse to dependents pay accounts for alternate months, they themselves collecting the pay for the uncovered months.

56. This arrangement has not been entirely satisfactory and paragraph 1259½ has been added to the Army Regulations, providing for the monthly allotment of pay by officers as follows:

An officer about to embark for service beyond the sea or already on oversea service who does not desire to dispose of his pay accounts as prescribed in paragraph 1259, may make an allotment of pay for the support of his family or dependent relatives, the difference between the amount so allotted and the total pay due to be drawn by the officer at the place where he is serving. This amount must be in an amount less than the sum of the officer's monthly base and longevity pay, and the difference between the total pay due him and the amount allotted will be drawn at the station where he is serving on a pay account prepared to cover the total pay due with the notation; 'deduct for allotment \$00.00'. All allotments of pay will be paid by the Depot Quartermaster, Washington, D. C., as they accrue, if the casualty list, stoppage circular, or other report shows no bar to payment.

Forms for this purpose (Q. M. C. Form 38-a) will be provided by the Quartermaster of the organization to which the officer is attached.

57. An officer who has disposed of his pay accounts as prescribed in paragraph 1259 of the Army Regulations, and who desires to substitute an allotment of pay therefor, should, in forwarding his allotment, request the return of said pay accounts. The pay accounts will be returned by the Depot Quartermaster through the proper quartermaster where the officer is serving.

58. Allotments of pay for purposes other than the support of families of dependent relatives, or by officers stationed within the continental limits of the United States, will not be permitted except when especially authorized by the Secretary of War, but this does not mean that an officer temporarily on duty in the United States, or here on leave of absence from an oversea station, will be required to discontinue his allotment.

59. Voluntary allotments may be discontinued prior to the expiration of the period for which originally made by notification to the Depot Quartermaster, Washington, D. C.

II

Soldiers' and Sailors' Allowance Compensation and Insurance Act

70. *General Provisions of the Act.* By act of Congress approved October 6, 1917 (Public No. 90, 65th Congress, H. R. 5723), popularly known as the Soldiers' and Sailors' Insurance Act, and also as the War Risk Insurance Law, the United States makes certain provisions for the insurance of members of the military and naval forces against total disability and death, for the payment of allotments and allowances to the families and dependents of enlisted men, and for the payment of compensation to disabled men or to families of deceased men. Copies of this law, an interpretation thereof by Hon. Julian W. Mack (Bulletin No. 3, Military and Naval Division, Bureau of War Risk Insurance) and related material may be secured from the Division Director of Civilian Relief, and should be read in conjunction with this section.

71. As to men now in the service, this Act supersedes the six months' gratuity act of the Army and Navy and existing pension laws for claims accruing after October 6, 1917. The first payments of family allowances were made about December 15, 1917.

72. Neither the insurance nor the compensation under this Act is assignable or subject to claims of creditors.

73. *Opportunities for Home Service Workers.* Home Service workers should not only be prepared to furnish information about the Act but should counsel possible beneficiaries to urge their men in the service to make immediate application for Government insurance, either

directly or through an authorized representative, for the largest amount of insurance that they can carry without an undue sacrifice of immediate interests. Emphasize the extremely low cost of this insurance, the benefits to the insured himself (in case of total disability), the protection afforded his present dependents, the protection afforded his future dependents if he should marry, or parents or other relatives become dependent on him after the war and he should have returned in such condition that he either could not get insurance at all or could not get it at ordinary rates in the commercial companies.

74. Likewise, Home Service Workers should inform soldiers' and sailors' dependents of their rights under the allowance and allotment provisions of the Act and, where necessary, instruct them in the procedure for securing the benefits of these as well as of the compensation provisions of the Act.

75. *Definitions.* The Act defines for the purposes of the Act alone the meaning of certain terms used throughout the bill. These definitions should be kept clearly in mind in construing the Act:

'Military or naval forces' means the Army, the Navy, the Marine Corps, the Coast Guard, the Naval Reserves, the National Naval Volunteers, and any other branch of the United States service while serving pursuant to law with the Army or the Navy. (See paragraph 138.)

'Commissioned officer' includes a warrant officer, but includes only an officer in active service.

'Man' or 'enlisted man' means a person, male or female, enlisted, enrolled or drafted into active service in the military or naval forces of the United States, and includes non-commissioned and petty officers and members of training camps.

'Injury' includes disease.

'Pay' means the pay for service in the United States according to grade and length of service, excluding all allowances.

'Child' is limited to an unmarried person either under eighteen years of age or incompetent, and includes, under certain conditions, a stepchild, adopted child, illegitimate child, and grandchild.

'Parent' includes a parent, grandparent, and step-parent, either of the person in the service or of the spouse.

'Brother' and 'Sister' include brothers and sisters of the half blood as well as those of the whole blood, stepbrothers and stepsisters, and brothers and sisters through adoption.

'Enlistment' includes voluntary enlistment, draft, and enrolment in active service in the military or naval forces of the United States.

76. *Allowances and Allotments.* The allotment and allowance sections of the law apply to the enlisted men (*i. e.*, enlisted, drafted or enrolled) in the Military and Naval forces of the United States. They apply to men in the training camps and to non-commissioned officers of the Army and petty officers of the Navy. (Non-commissioned officers of the Army are those officers below the rank of second lieutenant. For a list of petty officers of the Navy, see Navy Pay Table, Appendix, paragraph 333.)

77. For the purpose of the administration of that portion of the Act relating to allotments and allowances only, a common law wife is entitled to the same consideration as a legal wife. (See paragraph 5, section 22 of the Act.)

78. *Allowances.* Under certain conditions, the Government will pay monthly allowances to a man's relatives, if he allots part of his pay to them. The amounts of these monthly family allowances payable by the Government are fixed by the law and are as follows:

Class A. In the case of a man:

a. If there be a wife but no child, \$15.

- b. If there be a wife and one child, \$25.
- c. If there be a wife and two children, \$32.50, with \$5 per month additional for each additional child.
- d. If there be no wife, but one child, \$5.
- e. If there be no wife, but two children, \$12.50.
- f. If there be no wife, but three children, \$20.
- g. If there be no wife, but four children, \$30, with \$5 per month additional for each additional child.

Class A allowances by the Government are made without reference to dependency, and are conditioned upon specified compulsory allotments by the man. A divorced wife entitled to alimony or a wife living under agreement of separation is, with certain limitations (see paragraph 93), entitled to the same allowance as the wife.

Class B. In the case of a man or woman:

- a. If there be one parent, \$10.
- b. If there be two parents, \$20.
- c. For each grandchild, brother, sister, and additional parent, \$5.

In the case of a woman:

- d. If there be one child, \$5.
- e. If there be two children, \$12.50.
- f. If there be three children, \$20.
- g. If there be four children, \$30, with \$5 per month additional for each additional child.

Class B allowances by the Government are conditioned upon dependency, and voluntary allotment by the enlisted man, and are limited by the habitual contributions from the man to the dependent in all cases where dependency existed prior to enlistment, or prior to October 6, 1917, if he enlisted before that date. See paragraph 107.

79. Each enlisted man is required to file a statement as to those dependent upon him, and it is upon this information that the family allowance and allotment will be calculated.

80. Anyone knowingly making a false statement of a material fact in connection with claims under this Act is

guilty of perjury and will be punished by a fine up to \$5,000, or by imprisonment up to two years, or both.

81. A beneficiary, whose right to payments under the Act ceases, and who fraudulently accepts such payments thereafter, will be punished by fine up to \$2,000, or by imprisonment up to one year, or both.

82. The total family allowance to be paid by the United States to all the dependents of any one man shall not exceed \$50 per month.

83. Allowances will be paid only upon written application by the man, or by, or in behalf of, the beneficiary.

84. Every enlisted or drafted man is given a chance to apply for the allowance at the time he makes the allotment and—if granted—it is paid to the beneficiaries without any application on their part. If he does not apply for it at the time, he may apply for it later, or the beneficiary may then apply for it.

85. These allowances cease at death in the service, or one month after discharge from the service, and, in any event, one month after the end of the war.

86. If a man gets no pay, there can be no allowances. If he conducts himself so that the contract between himself and the Government is cancelled, there are no obligations on the part of the Government. Army and Navy regulations, however, provide that fines shall be deducted only out of that part of a man's pay that is not required for compulsory allotments.

87. Members of Class A are entitled to the allowance irrespective of their economic condition, but payments will not be made unless the allowance is asked for, and unless the required allotment is made.

88. Home Service Sections may, therefore, with propriety suggest to the dependent wife (a member of Class A) of a soldier that she apply for the family allowance due her. In such application it should be stated that

the applicant is the wife of the man; and that the man is the father of her children, whose names and birthdays should be given. This information is required from each married man in the service, but the duplication will have the effect of hastening action because of its check against the man's statement, and in some cases of originating inquiry in behalf of a family whose existence is unknown to the Bureau of War Risk Insurance. The Bureau of War Risk Insurance, however, requests that members of Class A make application only in instances where there is every reason to believe the man has not done so; or, in filing the application, has made misstatements.

89. Application by members of Class A should be made, on forms prescribed, to the Bureau of War Risk Insurance, and should be accompanied by:

- A. Certified copy of her marriage certificate, or of the public or church record of her marriage;
- B. Statement of two witnesses that to the best of their information, knowledge and belief, the soldier and the applicant were never divorced; and
- C. If there should be children, a statement by two persons giving the names of such children and their ages, and stating whether they are members of the applicant's household and unmarried.

90. The family allowance to an enlisted man's divorced wife or wife living under a separation agreement is payable only if alimony shall have been decreed to her. It may be as much as the amount specified in the law for the man's present wife (\$15), but it cannot exceed such an amount as would, when added to the man's compulsory allotment to her, exceed the total amount of the alimony. If she has no decree of alimony, she gets nothing. And, no matter how much the alimony decreed or agreed upon, the allowance to the divorced wife

cannot exceed the difference between the sum of the Government's allowance to the man's present wife and children and the sum of \$50 (the maximum payable by the Government on account of any one man).

91. For example, a man getting \$90 per month has a wife and three children and a divorced wife who is entitled by court decree to \$50 a month alimony. The wife and three children would be entitled to \$37.50 from the Government and the same amount from the husband. He can be compelled to allot another \$7.50, the difference between the allotment to his wife and half his pay. The Government is giving \$37.50 to the wife and children, but the maximum that the Government will give to all dependents is \$50 per month. The divorced wife would, therefore, receive \$7.50 from the man and \$12.50 from the Government, and would lose the balance of her alimony.

92. If this same man had only a wife and one child, they would receive \$25 per month from him and \$25 from the Government, and the divorced wife would receive \$15 from the man and \$15 from the Government. If he had neither a wife nor child and his divorced wife's alimony was \$20, then no matter how much his pay as long as it was \$30 or more, he would have to give her \$15 and the Government would give her the other \$5. If the decree gave her \$30 or more, the man would give her \$15 (the maximum allotment required for wife or divorced wife) and the Government would pay her the maximum allowance provided for wife or divorced wife—\$15.

93. The right of the divorced wife is subordinated to that of the present wife and child. If the entire amount of the allowance is needed for the present wife and children, the divorced wife gets none of the allowance; and if the entire amount of both the compulsory allotment and the allow-

ance is required for the present wife and children, the divorced wife gets nothing.

94. The Government gives \$5 to one child, \$12.50 to two children; \$20 to three; and \$30 to four, with \$5 for each additional child. These large jumps are explained in this way: If the man be a private, his allotment is \$15, and the larger the family, the less each one would get out of the \$15 he gives. Therefore, the Government gives a little more a person as the family grows, to equalize matters.

95. A man is not required by this law to support any relatives, except wife and child, but as an incentive to a man to support or help to support his parents (See paragraph 75), his grandchild, his brother or sister, if they really need his help, the Government may add a certain amount to that which he allots. Allotment to these relatives (referred to as Class B) is not compulsory, but it is a condition precedent to the Government giving them an allowance.

96. The total monthly allowance to beneficiaries in Class B, added to the enlisted man's monthly allotment to them, will not exceed the average sum habitually contributed by him to their support monthly. And these allowances will be paid only if and while the relative is dependent in whole or in part on the enlisted man. In any event, the sum allowed this class by the Government will not exceed for one parent \$10; for two parents \$20; for each grandchild, brother, sister, and additional parent, \$5, and then only if the total thus required does not exceed the difference between the amount the Government is giving the wife, children, and divorced wife, and the maximum of \$50 which it allows on account of any one man.

97. Class B dependents (parents, brother, sister, grandchildren) are not entitled to make applications for family allowances unless an allotment has been made for their

benefit by the man in the service. As a rule, such application will be made directly by the man in the course of making his allotment. Conditions precedent to the award of such allowances are dependency on, voluntary allotment by, and habitual contribution of the enlisted man. Needy members of Class B should, therefore, be encouraged to ask the enlisted man to make an allotment and apply for the Government allowance.

98. The families of men in the service on November 1 may get allowances from that date. The families of men enlisted, drafted or enrolled after November 1, 1917, may get allowances from the time of enlistment.

99. Allowance may be claimed for a mother (or for any Class B dependent) by each of her sons (brothers, etc.) in the service, but, if she was dependent upon them before their enlistment, or prior to October 6, 1917, the amount of former help from them must be shown and she cannot receive on account of any one an allotment and allowance totalling more than she had been habitually getting from him before he entered the service or prior to October 6, 1917.

100. For example, a mother has three sons in the service upon whom she is dependent. Each is a private, drawing pay of \$30 a month, and having no other dependents. If each had regularly contributed \$15 to the support of his mother, the Government would now give nothing, as it is necessary for a man to allot a total of \$15 before the Government makes any allowance to a Class B dependent. If each had heretofore habitually contributed \$20 a month, the Government would pay \$5 to her on behalf of each man in addition to his allotment of \$15. If any of them had formerly contributed more than \$20, the Government would allow her, on account of each such former contributor, the difference between the maximum allotment required from him and

his habitual contribution, but no more, of course, than the maximum allowance specified in the Act for the beneficiary on account of any one man (\$10 for parent, \$5 for sister, \$5 for grandchild, \$12.50 for enlisted woman's two children, etc.)

101. *Compulsory Allotments.* Allotment of pay is compulsory as to wife, children and divorced or separated wife given a decree of alimony; that is, the Government takes the amount out of the man's pay.

102. These compulsory allotments are in an amount equal to the family allowance granted by the Government, but not more than one-half the pay, or less than \$15.

103. A man must allot at least \$15 per month of his pay to his wife or child. But (if he draws more than \$30) he may be compelled to give more than \$15. In that case, the amount, up to half his pay, depends upon the size of his family and the amounts specified in the Act. Subject to the minimum and maximum that he must allot, he and the Government share alike in this. The amounts the Government will give to Class A beneficiaries are fixed in the law, and the man must give the same, provided that sum does not exceed half his pay, and that his total allotment to Class A beneficiaries is not less than \$15.

104. If he has one child and no wife, the Government will allow \$5 and the man will be required to allot the minimum of \$15. If he is getting \$40 and has a wife and four children, the Government will give \$42.50, and the man will be required to allot \$20 (he may allot more—see paragraphs 107 and 112), so that his family will receive \$62.50. If his pay should be \$100 per month, he will be compelled to allot \$42.50, the same amount the Government gives.

105. A man cannot defeat aiding his divorced wife by allotting more than half his pay to his present wife and

children. For example: A man has a wife, one child and a divorced wife who has been granted alimony of \$30 a month. The man desires to defeat the decree of alimony. He is a first-class musician in the Marine Corps and draws \$100 per month. The Government pays his wife an allowance of \$25 and his compulsory allotment, therefore, amounts to \$25, as this is less than half his pay. He voluntarily allots (See paragraphs 104 and 112) to his wife an additional \$55 per month, thus giving her eighty per cent. of his pay (the maximum allotment of pay permitted by the War and Navy Departments). *But* the compulsory allotments take precedence over voluntary allotments. After taking \$25 from his pay for his wife and child, the Government would also take \$15 more for his divorced wife (the total of both these allotments not exceeding one-half his pay). To keep the total of both his allotments within the eighty per cent. limit set by the War and Navy Departments, the man would have to cut down his voluntary allotment for his wife to \$40.

106. Compulsory allotments are in addition to, and take precedence over, any voluntary allotments which may have been in existence on November 1, 1917, even if they were made for the benefit of the same party. Where a man has made a voluntary allotment for the benefit of a wife and child, and the total of this voluntary allotment and the compulsory allotment is greater than he desires to give them, he should cancel or change the earlier voluntary allotment.

107. *Voluntary Allotments.* Subject to the compulsory allotment to his wife, child, or divorced wife having a decree of alimony, the enlisted man may make a voluntary allotment to others. If he makes this voluntary allotment to his parents, grandchild, brother, or sister who have been dependent upon him, the Government may give an allowance to them. (See paragraphs 78,

96-97). The distinction should be noted. To the wife, child or divorced wife having a decree of alimony the allotment is compulsory—the man has no choice. To his parents, grandchild, brother or sister the allotment is not compulsory. (For definition of these terms, see paragraph 75.)

108. To get an allowance for dependents in Class B, a man must make an allotment equal to the amount specified in the law for such dependents, but such Class B allotments must total at least \$15 per month, if he is making no Class A allotment, and at least one-seventh of his pay (but not less than \$5) if he does make Class A allotments. The maximum total that he needs to allot to Class B beneficiaries as a condition of getting government allowances for them is one-half his pay.

109. For example, a private has a wife and child and a mother dependent upon him for support. He has been in the habit of giving the mother \$15 a month; his pay is \$30 a month. He must give half his pay to his wife and child and to that sum the Government will add \$25. To secure something for his mother he must make the usual allotment of \$10. The Government will then add \$5 to make up the sum heretofore habitually contributed by him.

110. If he had two sisters dependent upon him to whom he had habitually been giving \$25 per month, he would be required to allot to them the specified sum for two sisters (\$10) and the Government would give them, not \$15, (the sum necessary to secure them their former habitual receipts from the brother) but \$10, the maximum specified in the case of sisters.

111. Under any circumstances, the man must allot a total of at least \$15 of his monthly pay before the Government will allow anything to any of his dependents whether in Class A or B.

112. Up to eighty per cent. of a man's total pay a man may allot as much as he pleases of the balance of his pay remaining after the deduction of his compulsory allotments, subject to regulations of the War and Navy Departments.

113. Blanks for voluntary allotments may be secured from Commanding officers.

114. Conditional allotments are not accepted. For instance, an allotment subject to the condition that the amount would be reduced upon the happening of certain contingency could not be accepted, as the paying office would have no means of knowing of the happening of the event, except through the soldier, and he has the privilege of discontinuing or reducing the amount of voluntary allotments at any time.

115. Allotments for insurance premiums and to Class A and Class B beneficiaries will be paid by the Bureau of War Risk Insurance; all others will be paid from the office of the Depot Quartermaster, Washington, D. C., as heretofore.

116. *Exemption from Compulsory Allotment.* A man may, on his own application or otherwise, for good cause be exempted from making a compulsory allotment.

117. *Waiving Allotment.* A wife may waive the allotment on behalf of herself and children, but she must show to the satisfaction of the Bureau of War Risk Insurance that she is able to support herself and children without the aid of the Government. She cannot waive the allotment from her husband and get an allowance from the Government. Neither will she get an allowance from the Government if the husband is exempted from the compulsory allotment.

118. Children cannot waive the allotment.

119. Prior to the enactment of this Act a large number of enlisted men subscribed for a greater amount of Liberty Loan Bonds than they would have purchased had they been advised of their obligations under the law. As a consequence, some are embarrassed by the necessity for making compulsory allotments, or their inability to make voluntary allotments. In such cases the man should submit a statement of his obligations to his company commander, who can approve an application for the cancellation of the subscription and of the allotment of pay therefor.

120. *Deposits.* Under regulations authorized by the Act, the Secretary of War and the Secretary of the Navy can deduct and place to a man's credit, with interest at four per cent., compounded semi-annually, an amount equal to half his pay, if he has no dependents and no allotments. If he has allotted less than half his pay, the difference between the amount allotted and half pay, is subject to this regulation.

121. If a soldier has no dependents and allots half his pay for the purchase of Liberty Loan Bonds, the remaining half is immune from such regulations.

122. *Compensation for Death or Disability.* The Soldiers' and Sailors' Allowance, Compensation and Insurance Act provides for compensation for death or disability. This provision of the Act applies to all members of the United States military and naval forces, and includes not only enlisted men, but also commissioned officers, and members of the Army and Navy Nurse Corps (female). Compensation is for death or disability resulting from injury suffered or disease contracted in the line of duty. The only person entitled to receive compensation for disability is the man himself. In case of his death, the widow, child, and dependent widowed mother of the deceased benefit.

123. Application must be made for compensation as it is not payable automatically. For this purpose the Bureau of War Risk Insurance has provided blank forms—Form 26, to be used by the person formerly in the service, for compensation for disability; and Form 27, to be used by the widow, children, or dependent widowed mother, for compensation for death. Copies of either or both of these forms may be had upon application to the Division Director of Civilian Relief.

124. The amounts that are given if a man becomes disabled in the service (that is in the line of duty) vary according to the size of his family at the time of payment. If a single man is totally disabled he will be given \$30 a month. If, five years later, he should get married and should have children, the compensation increases, because the law states that "the amount of each monthly payment shall be determined according to the family conditions then existing."

125. The monthly compensation to be paid a widow, child, and dependent widowed mother, if death results from injury, is as follows:

- A. For a widow alone, \$25.
- B. For a widow and one child, \$35.
- C. For a widow and two children, \$47.50 with \$5 for each additional child up to two.
- D. If there be no widow, then for one child, \$20.
- E. For two children, \$30.
- F. For three children, \$40, with \$5 for each additional child up to two.
- G. For a widowed mother, \$20.

126. The amount payable to a widowed mother shall not be greater than a sum which, when added to the total amount payable to the widow and children, exceeds \$75. This compensation shall be payable for the death of but one child, and no compensation for the death

of a child shall be payable if such widowed mother is in receipt of compensation under the provisions of Article III of the Act for the death of her husband. Such compensation shall be payable whether her widowhood arises before or after the death of the person and whenever her condition is such that if the person were living the widowed mother would have been dependent upon him for support.

127. If and while the disability is total, the monthly compensation to the man shall be the following amounts:

- A. If he has neither wife nor child living, \$30.
- B. If he has a wife but no child living, \$45.
- C. If he has a wife and one child living, \$55.
- D. If he has a wife and two children living, \$65.
- E. If he has a wife and three or more children living, \$75.
- F. If he has no wife but one child living, \$40, with \$10 for each additional child up to two.
- G. If he has a widowed mother dependent on him for support, then, in addition to the above amounts, \$10.

128. Under the provisions of the Act, compensation given for disability whether it be complete or partial, will be paid during the time that such disability exists, whether it lasts for a month or for a lifetime.

129. If a totally disabled person is so helpless as to need a nurse or attendant, the Government will pay an additional compensation not to exceed \$20 per month. In lieu of the other compensation \$100 a month will be paid to a disabled man for the loss of both feet or hands or both eyes, but in this event no allowance for an attendant will be made.

130. Compensation to a widow or widowed mother continues until she dies or remarries; that to a child ceases at the age of eighteen or at marriage prior to that date, unless the child is incompetent because of insanity, idiocy, or otherwise permanently helpless, and then during such incapacity.

131. The widow to benefit by the compensation provisions of this Act must have married the man within ten years after the time of injury. Of course, marriage after ten years will not prevent the man from drawing disability compensation, provided the disability is due to injury incurred in the line of duty.

132. The amount of compensation in case of partial disability is a percentage of the compensation, provided in case of total disability. Such percentage will approximate the reduction in earning capacity resulting from the injury, according to a schedule of disability ratings that will be adopted later by the Bureau of War Risk Insurance. In addition to compensation, the United States will furnish such hospital care and medical and surgical supplies as the Director of the Bureau of War Risk Insurance may determine to be necessary. Provision is made for frequent medical inspections in order that the state of disability may be always known.

133. The Government undertakes to make a man whole physically and economically, if by reason of his patriotic service he becomes injured. For this purpose, courses of education and rehabilitation may be provided by the United States. If the following of such a course prevents a man from earning a living, he may be required to re-enlist in the military or naval service and through such enlistment receive full pay as of the last month of his active service. His family will then receive the family allowance and the compulsory allotment provided for in Section II of the Act.

134. Compensation will be paid for death or disability resulting from injury or disease incurred in the line of duty subject to the following limitations:

- A. No compensation will be paid if the injury or disease was caused by the man's own wilful misconduct.

- B. No compensation will be paid for death or disability occurring later than one year after a man leaves the service unless, after a medical examination made at the time of resignation or discharge or within a reasonable time thereafter (not exceeding one year), a certificate was secured from the Bureau of War Risk Insurance to the effect that the man was then suffering from an injury or disease likely to cause death or disability later.
- C. No compensation will be paid for death inflicted as punishment for crime, or military offense, unless such death be inflicted by the enemy.
- D. No compensation for death will be paid unless the claim has been filed within five years after death was recorded in the Department in which the man was serving at the time of his death, or in case of death after discharge or resignation from the service, unless the claim has been filed within five years after death. And no compensation will be paid for disability unless the claim has been filed within five years after discharge or resignation from the service or within five years after the beginning of disability if that occurs after leaving the service.
- E. No compensation will be payable for any period more than two years prior to the date of claim.
- F. No compensation will be paid during the period in which a man is reported as missing, if during that time his pay and family allowance go on. A man is not considered dead until reported so by the Department under which he is serving.
- G. Compensation will not be paid to those receiving service or retirement pay.
- II. Dishonorable discharge, of course, terminates all right to compensation.

135. If a man was discharged or died prior to October 6, 1917, there is no right to compensation under this Act; but where persons are entitled to pension under the former pension laws they should file application therefor, preferably through a pension attorney whose fees are limited by law. These cases should be referred to the

legal members of the Home Service Section or of its consultation committee, who undoubtedly will have as a correspondent in Washington an attorney who makes a specialty of the prosecution of pension applications.

136. Compensation is not assignable or subject to the claims of creditors.

137. *Insurance.* When a man enters the war service he is placed in an extra hazardous occupation that impairs his insurability. Article IV of the Soldiers' and Sailors' Allowance, Compensation, and Insurance Act restores that insurability by giving him an opportunity to buy insurance with the Government not to exceed \$10,000. This restored insurability is preserved after the war regardless of the man's physical condition through the privilege of converting it (that is of exchanging it) into permanent insurance without physical examination.

138. The insurance provision applies to every commissioned officer and enlisted man and to every member of the Army Nurse Corps (female) and Navy Nurse Corps (female) when employed in active service under the War or Navy Departments. The personnel (1,100 officers and employes) of the Lighthouse Service, transferred from the Department of Commerce to the service of the War and Navy Departments, by order of the President, may also take out this insurance. The premium rates are based upon the American Experience Table of Mortality and interest at three and a half per cent. per annum. This is the bare cost of the insurance and does not include any expense for commissions, inspection, medical examination, administration, or other charges. All administrative expenses are borne by the Government. The Government insurance will cost the man in war time, when he is engaged in an extra hazardous occupation, less than the same form of insurance would cost him in peace times with any other insurance organization.

139. The only kind of insurance which the Government will sell during the war is what is known as annual, renewable, term insurance with premiums paid monthly. In the event of death or total and permanent disability the amount of the policy is payable in two hundred and forty monthly instalments; but if the insured becomes totally and permanently disabled and lives longer than 240 months, payments will be continued as long as he lives and is so disabled. If death occurs before the end of 240 months, the balance of the insurance will be paid in like monthly instalments to the beneficiary.

140. The insurance will be issued for any multiple of five hundred dollars but for not less than \$1,000 or more than \$10,000.

141. The insurance is in force immediately the signed application therefor is mailed or delivered and is granted without medical examination. It terminates five years after the war unless within those five years it has been converted into ordinary forms of insurance.

142. Those in the service on October 15, 1917 (the date of the publication of the terms of insurance), have the privilege of applying for the insurance up to February 12, 1918. To those entering the service after October 15, 1917, the privilege is granted for 120 days after the date of entrance.

143. The insurance may be made payable only to a wife, husband, child, grandchild, parent, brother or sister, the insured having the right to change the beneficiary at any time without the consent of the beneficiary, but only within the class just mentioned. The insurance is not assignable or subject to claims of creditors. The Bureau of War Risk Insurance will not disclose to anyone the name of the beneficiary under an insurance policy.

144. The insurance may be continued as yearly term insurance until five years after the termination of the

war, when to be retained it must be converted into other and more desirable forms of governmental insurance. Regulations to be promulgated will provide for the right to convert the same into ordinary life, twenty payment life, endowment maturing at age sixty-two, and into other usual forms of insurance. The payment of premiums thereafter cannot be required by the Government for a longer period than one month in advance and no medical examination will be required when the insurance is converted.

145. Premiums may be paid by the man, or by some one for him, by allotment of pay, or from the Government deposits of the insured. Unless other arrangement is made premiums will be deducted from the pay of the insured.

146. Speculation in this insurance is prevented by the right of the man to change the beneficiary of the policy at any time and by the definite limitation of class of beneficiaries.

147. The amount of insurance, once it is fixed, cannot be increased after 120 days, but may be decreased at any time.

148. Once granted, the insurance may be held as long as the premiums are paid whether the man leaves the service or not provided it is converted into permanent forms within five years after the close of the war.

149. The premium rates during the war run from sixty-three cents per month per thousand at age fifteen to \$3.35 per month per thousand at age sixty-five, increasing annually upon the anniversary of the policy at the rate for an age one year higher.

150. The monthly instalments paid the beneficiaries under these policies range from \$5.75 per \$1,000 per month to \$57.50 per month on a \$10,000 policy.

151. A formal application is not absolutely necessary. The Bureau will recognize as an application any writing sufficiently identifying the applicant and specifying the amount of insurance desired.

152. Only the man, or his duly authorized representative, can apply for insurance on his life.

153. Families having men in the service should urge them to take out life insurance under the liberal provisions of this law.

154. *Automatic Insurance from April, 1917, to February, 1918.* All those in the service who die or become totally disabled between April 6, 1917, and February 12, 1918, without having applied for insurance will be considered as having taken out insurance sufficient to provide the sum of \$25 a month for the man during his disability, or, in the event of his death, for his wife during her widowhood, or for his children, or for his widowed mother. These payments to the wife continue only so long as she remains a widow, to the child or widowed mother while they survive him, and in any case will not exceed two hundred and forty instalments.

155. It should be borne in mind that on automatic insurance, the payments are made to a very much more restricted class of beneficiaries (to the insured person during disability, his wife during her widowhood, the children, or the widowed mother) and that in the event of discharge from the service without having applied for insurance, application cannot be thereafter made. This automatic insurance should not, therefore, induce any one to delay the matter of insurance unnecessarily.

156. *No Automatic Insurance after February 12, 1918.* The automatic insurance above described is not in force after February 12, 1918. Therefore, anyone who enlists or is drafted after that date will not be protected by the automatic insurance during the one hundred and twenty days he has to apply for the regular insurance. In other words, he is uncovered by insurance from the time of enlistment until the date of his application.

III

Insurance for Merchant Vessels and Transports and Their Crews

170. *Marine and Seamen Insurance.* The Bureau of War Risk Insurance of the Treasury Department also writes war risk insurance on American vessels and their cargoes and on masters, officers and crews of American vessels. On September 2, 1914, because of the high rates charged by private companies for the insurance of cargoes and hulls, Congress passed an act creating the Bureau of War Risk Insurance for the purpose of insuring vessels and their cargoes.

171. By Act of Congress approved by the President June 12, 1917, the powers of the Bureau of War Risk Insurance were enlarged so as to permit the granting of war risk insurance on the lives of officers and seamen of American merchant vessels. This insurance also provides indemnities for certain injuries and compensation during captivity in the event of capture by the enemy.

172. The policy is effective in the event of death, dismemberment, permanent and total disability as the result of any act of war, or detention after capture by an enemy of the United States. The amount of insurance provided is based on earnings. In all cases where the monthly earning of the individual insured, including the bonuses, amounts to less than \$125 per month, the amount of insurance granted is \$1,500. In all cases where the monthly wage, including bonuses, exceeds \$125, but not \$416.66, the amount of insurance is twelve times the monthly earnings. In cases where the monthly earnings exceed \$416.66, *i. e.*, \$5,000 per annum,

the amount of insurance is \$5,000; in other words, the minimum amount of insurance provided under the present form for seamen is \$1,500 and the maximum \$5,000.

173. The policy pays 100 per cent. for loss of life, both hands, both arms, both feet, or both legs, or both eyes; for loss of one hand fifty per cent., one arm sixty-five per cent., one foot fifty per cent., one leg sixty-five per cent., one eye forty-five per cent., and total destruction of hearing fifty per cent.

174. Under authority granted him by the amendment to the War Risk Insurance Act, approved May 2, 1917, the Secretary of the Treasury issued an order requiring the owners of American vessels traveling in the war zone to take out war risk insurance for officers and men.

175. *Insurance for Crews on Army Transports.* The Army transport service uses vessels which may be divided into three classes: (1) transports, manned entirely by naval personnel, and, therefore, classed as naval vessels; (2) chartered troop transports, manned by civilians under the Quartermaster Corps of the Army and having only a marine guard; and (3) chartered cargo and animal carriers manned by civilians, and upon which a Quartermaster, having charge of the cargo, and a Marine guard are placed. Virtually all men on those transports coming within the first class above are covered by the provisions of the Soldiers' and Sailors' Insurance Law, as are the Marine guards on those vessels in classes (2) and (3). The contracts made with the owners of vessels mentioned in classes (2) and (3) require those owners to give such protection to their men.

176. The premiums, which must be paid by the owner of the vessel, cover the period of the voyage, and vary according to the type of ship and the ports between which it travels.

IV

The Armies of Our Allies

Verification of Enlistment, Pay, Family Allowances Allotments and Compensation

185. *General.* For complete and detailed information concerning service, pay, allotments, family allowances and pensions in Foreign Armies, see 'Governmental Provision in the United States and Foreign Countries for Members of the Military Forces and Their Dependents' by Captain S. Herbert Wolfe, Q. M., U. S. R., publication No. 28, Children's Bureau, Department of Labor, Washington, D. C.

186. CANADA. *Verification of Enlistment.* To verify the enlistment of a man in the Canadian Army, address Mr. Philip H. Morris, Assistant Secretary, Canadian Patriotic Fund, Ottawa, Canada. For identification, the man's registry number is essential. This can almost invariably be obtained from his family. The number of the man's regiment, if known, and other pertinent information concerning himself and his family should also be given.

187. *Pay.* The pay of a private in the Canadian Expeditionary Force is \$1 per day, plus ten cents field allowance, or a total of \$33 per month. This rate is increased as a man rises in rank.

188. *Family Allowances.* To the families of privates (men serving in the rank and file) of the Canadian Army, separation allowances (family allowances) of \$20 a month each are given by the Canadian Government. To families of sergeants and staff sergeants, allowances of \$25 a month each are made. For warrant officers' families,

the allowances are \$30 a month each. An allotment to the family of at least one-half of the enlisted man's pay must be made before the Government issues such allowances.

189. The classes of persons entitled to receive the separation allowances are (1) wife and children, (2) motherless children, and (3) widowed mothers entirely dependent upon an enlisted son.

190. Men enlisting in the Canadian Expeditionary Force will be entitled on discharge to three months' pay and field allowance (and in cases of dependents drawing separation allowances to three months' separation allowance), provided the man has served for a period of not less than six months continuously, part of which has been served overseas, *i. e.*, in England or on the continent of Europe.

191. *Allotment of Pay.* The Canadian Government compels each soldier to allot monthly from his pay not less than \$15 nor more than \$20 for the support of his immediate dependents among whom may be included wife, children, and a widowed mother.

192. *Compensation.* Men of the Canadian Army discharged for wounds or injuries in action or in the performance of military duty, or for disease due to war service are eligible for pension. Widows and children of men who die in consequence of disease contracted in active service, or of wounds or injuries received in the performance of military duty, will be eligible for pensions.

193. GREAT BRITAIN. *Verification of Enlistment.* To verify the enlistment of a man in the British Army, address either of the following persons:

1. *If the man has enlisted from America since June 6, 1917:*

Mr. John Kenna Lawson, Secretary, British Recruiting Mission, 280 Broadway, New York, N. Y.

2. *If the man enlisted from America prior to June 6, 1917, or has enlisted at any time in Great Britain:*

British Consulate General, 44 Whitehall Street, New York, N. Y. (Attention of Mr. A. S. Murray).

3. Nearest British Consul (See list in Appendix, paragraph 337).

194. *Pay.* Until embarkation, men enlisted in the United States for service receive \$33 per month. After the date of embarkation they receive pay at the current rates obtaining in the British Army. For a private this amounts to about \$7.50 a month.

195. *Family Allowances.* Separation allowance (family allowance) is provided by Great Britain for the wife and children of a married man enlisted in her army. These allowances are issued from the date the man is accepted for service. They are payable according to the following schedule of weekly rates:

Wife only	11s 1d
Wife and one child under 14 years of age	16s
Wife and two children under 14 years of age	21s
Wife and three children under 14 years of age	24s 6d
Wife and four children under 14 years of age	27s 6d

196. If a man has over four children under fourteen years of age, an extra three (3) shillings a week is allowed for each additional child.

197. An allowance of five (5) shillings a week is made for each motherless dependent child (of an enlisted man) over fourteen years of age.

198. An allowance of seven (7) shillings a week is made for a motherless child (of an enlisted man) under fourteen, who is living singly. If two or more motherless children under fourteen are living together, an allowance of seven (7) shillings a week is made for one child and of six (6) shillings a week for each additional child.

199. *Allotment of Pay.* A compulsory allotment to their families is made from the pay of married men enlisted in

the British Army. For the families of sergeants and of men of higher rank, this allotment is ten (10) pence a day. For the families of soldiers below the rank of sergeant, it is six (6) pence a day.

200. The enlisted man may increase this allotment, but the total allotment must not exceed three-fourths of his daily rate of pay. Unmarried men may make similar allotments to their relatives or dependents.

201. *Compensation.* Men discharged from the British Army on account of wounds or injuries received while in the performance of military duty or because of disease due to war service, are eligible for pensions.

202. The widows and children of men who die in consequence of disease contracted in active service or of wounds or injuries received in the performance of military duty are eligible for pensions.

203. FRANCE. *Verification of Enlistment.* Frenchmen between twenty and thirty years of age, wherever they may reside, are either serving in the French Army, have been honorably discharged therefrom, or are subject to such service.

204. To verify the service of a man in the French Army, address the nearest French Consul. (For list of French Consuls in the United States, see Appendix, paragraph 336.) The French Benevolent Society, French Hospital, 450 West 34th Street, New York City, also may be able to aid in the securing of information of this kind.

205. *Pay.* The pay of the enlisted man in the French Army is small and should not be taken into account when considering the family budget, as it permits of no allotment.

206. *Family Allowances.* The French Government provides a separation allowance (family allowance) to the wife and children of a married man serving in its army.

The wife of a man in the French Army is allowed twenty-four cents a day, with fourteen and a half cents for each dependent child under sixteen years of age. The wife may waive her right to the allowance in favor of the enlisted man's mother.

207. The French Consul in any locality can provide information regarding help for French families within his jurisdiction.

208. *Allotment of Pay.* The pay of the enlisted man in the French Army is so small that, speaking generally, no allotment therefrom can be made.

209. *Compensation.* Disability and retirement pensions are provided for enlisted men of the French Army. The latter, however, are given only to those who have served actively for twenty-five years. The amount of the disability pension, depends upon the extent of the infirmity. For the ten grades or classes of disability the annual pension to a private runs from \$19.30 for ten per cent. disability to \$188.18 for total disability.

210. ITALY. *Verification of Enlistment.* To verify the enlistment of a man in the Italian Army, address the nearest Italian Consul giving the man's full name, his registry number in the army (if that is known), and such other information concerning him as may be available. (For list of Italian Consuls in the United States see Appendix, paragraph 338.)

211. *Pay.* Pay to enlisted men in the Italian Army is very small, and permits of no allotments.

212. *Family Allowances.* Separation allowances (family allowances) are granted by the Italian Government to the families of men serving in the Army of Italy. These grants are payable according to the following schedule:

To a wife	15c. a day
For each child under twelve years of age	8c. a day

To a mother and father sixty years of age, or incapable of working	25c. a day
To one sister or brother under twelve years of age	15c. a day
For every additional dependent sister or brother	8c. a day

213. The Italian Consul in any locality can provide information regarding help for Italian families within his jurisdiction.

214. *Compensation.* Retirement pensions are paid to enlisted men in the Italian Army after active service of twenty years and at forty-two years of age or older. For injury received in line of duty a man may receive annual compensation, ranging from \$72.95 for thirty per cent. disability to \$243.18 for total disability.

V

Supplementary Information on Home Service for Families of Soldiers and Sailors

230. *The Meaning of Red Cross Home Service.* So far as is humanly possible, the American Red Cross desires to aid families of men enlisted in the armed service of the nation to maintain the essential standards of American home life during the absence of their husbands, fathers, brothers and sons. The majority of these families will be able, especially with the help of the Government allowances, to maintain good standards of health, education and industry without relying upon outside service of any kind.

231. But in many families, these powers of self-help will be strained to the breaking point by lack of opportunity, by ill health, or by the sudden changes in their economic and social environment occasioned by the war. To help maintain the essential standards and the solidarity of these families is the Home Service worker's great opportunity for helpfulness.

232. Too much emphasis cannot be placed upon the need of protecting the health and morals and promoting the education of children. In war time, when industry is being taxed to its utmost, special care should be taken to uphold those standards of child welfare which have been slowly fixed in the State and Federal legislation of the country.

233. *Opportunities for Home Service* are legion, but the following will illustrate both the need and meaning of Home Service for the families of soldiers and sailors:

- A. Informing such families of their right to allowances, allotments and compensation, encouraging them to have their

men in the service take out insurance, and seeing that insurance policies do not lapse.

- B. Safeguarding boys and girls and women from bad working conditions.
- C. Trying to understand by patient talks, and by seeking advice elsewhere, the child who is just beginning to be wayward and disobedient.
- D. Furnishing convalescent and confinement care.
- E. Bringing to light and meeting medical needs not known or suspected by the families concerned.
- F. Protecting inexperienced and lonely young wives.
- G. Moving families to better quarters and protecting them from bad housing conditions.
- H. Giving the children and the grown-up folks opportunities for good times—not as war families or war children, but individually and quietly, or in their own natural groupings.
- I. Fitting people to the right job and helping them to stay fitted by trying to find out where the job pinches.
- J. Encouraging the people who have more ready money than usual—some will have—to spend it with good sense and to save some of it, if possible, for the time when service pay stops.
- K. Protecting the recipient of pay and allowance checks from the wiles of the instalment man and from unscrupulous sales agents.
- L. Getting the best legal advice for families in the complex problems that are sure to arise in war times.
- M. Giving financial aid and other help to relatives and others who have the right to depend upon the earnings of the man in service, but who are not legally entitled to Government allowances.
- N. Giving aid and comfort to families of the soldiers and sailors in the service of the Allies of the United States, in cooperation with the local patriotic societies of these Allies.
- O. Meeting emergencies caused by delay in the payment of allotments and of Government allowances and supplementing these when necessary.

- P. Continuing the Home Service which very often will still be of the greatest helpfulness to families previously receiving financial assistance from the Red Cross which assistance may have become unnecessary because of Government allowances. The Home Service Section should not lightly abandon the friendship and confidence of these families, but should remain to them a pledge and power to secure their continued welfare.
- Q. Maintaining relations with commanding officers, with social agencies, with teachers, with ministers and priests, and with others who have friendly and personal relations with the families and are likely to know of complications which should have the helpful attention of Home Service Sections.
- R. Helping to fit disabled soldiers and sailors returning from the front for old occupations or for new ones.

234. Home Service applies to the families of men in all branches of the service: of soldiers in the Regular Army, the National Guard, the National Army: of sailors, marines, men of the aviation corps, engineers, and of men and women attached to hospital units as nurses, doctors, orderlies, or ambulance drivers. It applies also to the families of civilians who may be wounded or killed as a direct result of war activities, as for example, the torpedoing of a merchantman by a submarine. Red Cross Home Service applies also to the families of men enlisted in the armed service of the Allies of the United States who may be living in this country.

235. Every Red Cross Chapter, however small its territory, if it has not already done so, should immediately form a Home Service Section. The Red Cross is pledged to provide Home Service in every case where it is needed, and it is of the utmost importance that Chapters should be prepared to assume this obligation no matter how few dependent families of enlisted men may now exist in its community. One family in need of Home Service, and

neglected, is a lasting reproach to the American Red Cross.

236. *Enlistment Should be Verified.* Families making application for help because of the service of a man in the military or naval forces are not entitled to Home Service until the enlistment or the service of the man is verified. If the circumstances warrant, however, immediate aid may be extended pending verification.

237. Verification of enlistment in the Army may be had from the Adjutant General, U. S. Army, War Department, Washington, D. C. (See paragraph 39). In the case of a man serving in the Navy from the Bureau of Navigation, Navy Department, Washington, D. C. In the case of a man serving in the Marines, from the Commandant U. S. Marine Corps, Navy Annex, Washington, D. C.

238. In every case where application for verification is made, the man's full name, date of enlistment, place of enlistment, and the organization to which he was last assigned should be given. If his rank (Army) or rating (Navy) is known, that should also be given.

239. Care should be exercised against extending assistance to families whose men have been missing for some time and who are *supposed* to have gone into the service. If such a man is known or supposed to have offered himself at a given recruiting station, the Recruiting Officer should be requested to furnish information as to the station at which the man was ordered to report.

240. In special cases the Department of Civilian Relief, American Red Cross, Washington, D. C., will be glad to render all aid possible in locating missing men. (For verification of enlistment of allied soldiers see paragraphs 185, 186, 193, 203, 210.)

241. *Migration of Soldiers' Families.* The migration of families of soldiers in order to be near the cantonments in

which the men are gathered is against the definite advice and warnings of the War and Navy Departments. The resulting situation of overcrowding, discomfort, and hardship is primarily one for these departments and the respective communities to handle. The Home Service work of the Red Cross should discourage such migrations. Instances of illness and cases of distress must have sympathetic and prompt attention and adequate relief, but wherever possible the home Chapter of the family should first be consulted and asked to meet the cost of the aid and the return transportation of the family.

242. *Families Living Abroad.* Home Service Sections will recognize a duty to the families living abroad of men who have been drafted into the National Army. In most instances, if not in all, their duty will have been discharged when they have assured themselves that these families are receiving the pay allotted by the man and the allowance granted by the Government.

243. The Soldiers' and Sailors' Allowance, Compensation and Insurance Act makes no distinction between the relatives of a soldier who reside in the United States and those who reside abroad. There seems to be nothing to prevent the granting of federal allowances to such families, even though they be residents of a foreign country, unless it be an enemy country. If a man in the service may have previously been contributing to the support of a relative in one of the enemy countries, a continuation of this assistance during the war would not be possible, nor would a family allowance go to such a person.

244. *Families of Home Guards.* Home Guards are not in any way recognized by the Federal Government as being a part of the State Militia or National Guard, and so far as the Red Cross has been advised there is no provision for federalizing Home Guards. This can only be

effected by the enlistment of the Home Guard either as individuals or as a unit in the National Guard. Therefore, the dependent family of a man in the Home Guard is not the family of a soldier and accordingly not within the scope of the work of the Home Service Section of a Chapter.

245. *Families of United States Guards.* The United States Guards, special troops authorized by act of Congress approved May 18, 1917, are a part of the National Army, and are composed of men over thirty-one years of age, preferably with military experience. These men, who are recruited through the regular Army recruiting stations and regularly enlisted, will be used for guard duty within the United States. The families of these men are eligible for Home Service. (See Circular Letter No. 30, Militia Bureau, War Department.)

246. *Families of Discharged Men.* When a man is discharged, whether honorably or dishonorably, he ceases to be a member of the service, and his family loses its claim to an allowance by the Government and, technically, to aid from the Red Cross. If discharged for injury or disability he may be entitled to 'compensation' (See paragraph 122), or insurance (See paragraph 137), or both. Although the family no longer comes within the class to which aid is regularly given by the Red Cross, the Home Service Section will, of course, when retiring from the care of such families, be considerate of their needs and will make suitable provision for their future welfare, as far as is acceptable and possible. (See After-care of Discharged Men, paragraph 299.)

247. *Families of Deserters.* The families of deserters from the military or naval service of the United States are not regularly entitled to Home Service although they may have been under the care of a Home Service Section prior to the husband's desertion. Considerate action

should be taken to assure the family's continued welfare with other help.

248. It should be remembered, however, that a man who absents himself from his command without leave is not designated a deserter until, after thorough investigation, the company commander has reason to believe that the man does not intend to return. The extent of this investigation and the time devoted thereto is left to the discretion of the company commander, although under the army regulations he must make every effort to apprehend the missing man.

249. If the man returns, or is captured, the date of his desertion is fixed in the procedure which determines his punishment. If he does not return or is not captured, his desertion dates from the commencement of his unauthorized absence, that is, from the moment when his leave expired, if he was on leave at the time of his desertion, or from the moment that he took unauthorized leave.

250. In general, it may be stated that the family of a man who was once a soldier or sailor but has already deserted, or has been discharged (honorably or dishonorably), is not the family of a soldier or sailor and would clearly not come within the assumed obligations of the Red Cross; for example, the family of a veteran of the Civil or the Spanish-American Wars.

251. *Alien Enemy Families.* Alien enemy families, becoming dependent because of the internment or imprisonment of breadwinners, are not Home Service charges. They should be referred to the Minister or Consuls of those nations representing their respective countries in the United States.

252. Germany has placed her affairs in the United States in the hands of the Swiss Minister.

253. The Swedish Minister is handling the affairs of Austria-Hungary.

254. *Territorial Responsibility of Home Service Sections.* The Chapter charged with the care of a family is that having jurisdiction over the community in which the family resides. If a family under care moves to the jurisdiction of another Chapter, all papers and records in the case should be sent to the Home Service Section of the Chapter in the territory to which the family has moved.

255. Included in this latter class are families coming to the United States from Canada and whose breadwinners are serving in the Canadian Expeditionary Forces. In certain instances of such migration it may be wise to question the reasons for the change of residence and, in such event, the matter should be referred to the Director of Civilian Relief for the Division in which the Chapter is located who will communicate with the Canadian Patriotic Fund to ascertain the proper procedure to be followed. Emergency assistance and transportation to the home town may be all that will be required.

256. *Monthly Reports on Home Service.* Each Chapter is requested to make a monthly statement concerning the amount of Home Service work accomplished. This report will include in addition to the name of the Chapter and the month covered, the number of families under care at the beginning of the month, the number of families taken under care during the month, the number of families under care during that period, and the number of families under care at the date of the report, and the amount of money disbursed for relief of families during the month. (See Red Cross Form 434.)

257. *Funds for Home Service.* Funds to be used in Home Service work may be obtained from appropriations by the Executive Committee of a Chapter from any money which it may have on hand from its percentage of membership dues, or from the money which may have

been refunded to a Chapter from the hundred million dollar war fund. Under the rules governing the expenditure of that money, Chapters may expend the twenty-five per cent. of this fund refunded to them for the following purposes only:

A. Military Relief.

B. Relief of Dependent Families of Soldiers and Sailors.

C. Expenses incidental to these purposes.

258. *State Allowances to Families.* The states of Maine, New Hampshire, Vermont, Massachusetts, Iowa, Connecticut, Michigan, and Wisconsin have adopted legislation granting family allowances to the men enlisted in the Army and Navy from these states and for whom the respective states get credit for service. There may be other similar laws concerning which no information has been received. Certain cities and towns also have arranged to make grants to the dependent families of enlisted men, and Home Service Sections must inform themselves of the provisions of the legislation, or ordinances, in their state or community.

259. The grants authorized by the legislation of the above-named states average about \$22.50 per month for the dependent wife and about \$7 for a dependent child. The laws of Vermont and Massachusetts respectively grant maximum sums of \$35 and \$40 to a family.

260. *Cooperation with Patriotic Societies and Other Community Agencies.* It is earnestly desired by the Council of National Defense and by the American Red Cross that there should be the most helpful cooperation between the Chapters of the Red Cross and the State and County Councils of Defense wherever cooperation is practicable, and particularly in the field of 'Home Service'. This is desirable, not only for the sake of public interest in the work and for its efficiency, but also for the welfare

and consideration of the families concerned. (See Circular Letter No. 2, August 28, 1917.)

261. The Army Relief Society has been organized for seventeen years. It gives relief only to the families of *deceased* soldiers and officers of the Regular Army. The Home Service Section should advise the President of the Society, Mrs. Henry L. Stimson, 550 Park Avenue, New York City, of any such family receiving Home Service and inquire what help the Army Relief Society desires to render under the circumstances.

262. The Navy Relief Society should not be confused with the Navy League. The Navy Relief Society has been in existence twenty years and was organized to give assistance to the families of deceased sailors prior to the granting of government aid, and to meet any emergent need arising within the family after pension or allowances had been provided. The Navy Relief Society does not offer assistance to the family until after a man's death, and it has been agreed between that organization and the Red Cross that the Navy Relief Society will refer to the appropriate chapter of the Red Cross all instances of need in the family of a sailor or marine which arise while the man is still in the service and may come to its attention. It has also been agreed between these two organizations that upon the death in the service of a man whose family is already under the care of a Chapter, the Chapter may continue to administer necessary relief, the Navy Relief Society sending its contribution to the family through the Chapter.

263. In the conduct of the Information Service, as well as in the other work of the Home Service Section, all existing social agencies working along specialized lines should be utilized as far as possible; for example, the Visiting Nurse Association, the Anti-Tuberculosis Association, the Legal Aid Society, the Juvenile Protective

Association, etc. (See *Utilizing the Specialist*, page 26, A. R. C. 201, second edition.)

264. Social agencies should not be imposed upon. Home Service Sections should not urge upon them great burdens when they are reluctant to accept the opportunity for service which the Red Cross has discovered, but they should not be discouraged from accepting the opportunity for service for which they are organized and for which they are supported. When able and desirous to do so they should be permitted to expend their own resources, for this will increase their prestige and the number of their friends. The Red Cross should not deprive the families under its care who need their service of the voluntary ministrations of the trained workers of these agencies, nor of the sympathy and interest which go with such service, rendered on their own responsibility and resources, and in the fulfillment of their own purposes. The Red Cross may pay any fee that is ordinarily charged for service—as for board at a convalescent home, or operating room fees, or the nominal charge ordinarily made for the call of a visiting nurse. But, usually, to do more than this is to make a contribution to the agency.

265. Careful cooperation should be the rule in a case where the family is being helped by the County Commissioners at the time that one of its members enlists or is drafted. If the enlisted man has contributed, more or less, to the support of the family, it would be perfectly proper for the Red Cross to aid that family. The County Commissioners should be willing to continue what they have been doing.

266. Home Service Sections should not assume responsibility for the administration of funds that do not belong to them. To make recommendations which are unsatisfactory to the applicant in such a case is to court

unpopularity. To make investigations of applications made to a State fund is unwise. Inquiries by Home Service Sections are to be made only for the purpose of determining what plan of assistance should be followed and what sources of aid are available on the part of the Red Cross—and all such matters must remain absolutely confidential.

267. *Cooperation with Relief Societies of America's Allies.* It is the policy of the Red Cross that its Chapters and Home Service Sections should cooperate in every way possible with British and Canadian relief agencies in this country. Any British or Canadian Society capable and desirous of doing so may retain its responsibility for families residing in the United States and now under care.

268. Any such society may turn over its work to appropriate Red Cross Chapters by mutual agreement whereupon the Red Cross Chapter may well expect the other society to contribute as generously as possible toward the relief of those families, such funds being segregated for this purpose.

269. By mutual agreement in any case the British or Canadian Society and a Red Cross Chapter may form a joint committee for the conduct of this relief work, in which event there should be no variation from Red Cross principles and methods.

270. In every instance of cooperation in any of these ways it is highly desirable to promote the interest of the Canadian and British sympathizers in Red Cross work, and to keep them well informed concerning Home Service work for Canadian and British families.

271. Although the foregoing states specifically the arrangement entered into between the American Red Cross and the British and Canadian Societies, the same cooperation by the Red Cross with organizations or relief agents of our other Allies is very desirable.

272. *Home Economics.* Congress has made an appropriation to the Department of Agriculture to carry on a program of education in Home Economics, which contemplates instruction, particularly of women and girls, in practical methods of increasing food production and eliminating waste, and promoting conservation of food by educational and demonstrational methods through county, district, and urban agents. Each state has a State Leader of demonstration agents who will be in charge of the work within that state. It is desired that the work of the local agents should be made as valuable as possible to the families of soldiers and sailors, and the cooperation of these agents should be enlisted in any way in which their service may be used. The name of the Director for a particular state may be had by addressing the Civilian Relief Director of the Division in which the Chapter is located.

273. *The Red Cross Bureau of Camp Service.* A large number of men in the service who may need personal help, or, having dependents, may be worried about affairs and the folks at home, are not yet aware that the Red Cross is willing to help them or that the Home Service Sections of the Red Cross are prepared to assist in the solution of their home problems. In order to meet this situation, the Department of Civilian Relief and the Department of Military Relief have established a Bureau of Camp Service which has representatives in all the cantonments throughout the country. Among their other duties the field directors of Camp Service will cooperate with Home Service Sections in getting reports of home conditions to the men at the camps, and in explaining to the men their opportunity and their duty to provide for their families under the War Risk Insurance Act.

274. *Home Service in the Navy.* The Bureau of Navigation of the Navy Department has ordered the following statement to be placed upon the bulletin board of each United States ship:

To the Officers and Men of This Ship

The American Red Cross exists for the purpose of furthering the comfort and well-being of the Nation's soldiers and sailors and those near and dear to them. You doubtless know of the measures taken by the Red Cross to relieve and care for the wounded both of our Army and Navy and those of our Allies on the European front. In addition to this service, the Red Cross has Home Service Sections in all parts of the country which are charged with the duty of safeguarding the homes of men called to the colors. These sections will attempt to furnish friendly aid to meet any situation in which the Red Cross may be of service, such as temporary assistance to families pending the arrival of the sailor's allotment of pay and the Government allowance; legal assistance, medical advice, and information concerning the War Risk Insurance Law and many other matters relating to the war and to the service of officers and enlisted men in the Navy.

You are invited to write to the Red Cross about any matter you wish looked after at your home. Address your letters to

The Director General of Civilian Relief
The American Red Cross
Washington, D. C.

and they will receive the prompt attention of the Red Cross Chapter nearest your home. Be sure to state

1. Your full name.
2. The full name and address of your wife,
mother, father, or whoever it is you
want the Red Cross to see.

When you write to your home folks tell them to consult with the Red Cross Home Service Section about any matters which

may be troubling them and which you cannot attend to because of your absence.

There will be no charge, and the Red Cross will be more than glad to serve you and your family through its Home Service Section in your home town.

275. *Red Cross Bureau of Communication.* The American Red Cross has organized a Bureau of Communication which will work in conjunction with the Statistical Division of the War Department to secure all possible information concerning casualties in the American Army. The War Department has an admirably organized service for the sending of official reports of casualties to the families of the men, and the Red Cross will endeavor to supplement this service by obtaining more detailed personal information, and by using the cable. In order most effectively to carry on this work, the Red Cross, with the permission of the American Army Headquarters in France, maintains searchers at all hospitals, including military hospitals, casualty clearing stations, convalescent resorts, at railroad rest stations, rest camps and base camps. These searchers send to the headquarters office in Paris daily reports of the entrance and evacuation of sick and wounded at their respective stations. They also give their services to wounded soldiers for the transmission of personal letters and messages to families. After proper military censorship all information is cabled or mailed to the Bureau of Communication at Washington, from which it is distributed to the families of the men.

276. Mail to American prisoners of war in Germany should be addressed as follows:

From P. J. Smith,
St. Louis, Mo.

American Prisoner of War
No charge for postage

Private Carl W. Smith

Gefangenenlager Brandenburg

Germany

Via New York

Letters should be written on one side only of not more than two sheets of paper. Not more than two letters a month and one postal card a week may go to any one prisoner. The letters may contain nothing except the communication, which must be of a purely personal nature. If photographs or clippings are enclosed, the letter will be greatly delayed and will probably be confiscated.

277. Money may be sent American or Allied prisoners of war only through the Bureau of Communication, American Red Cross, Washington, D. C. Cheques or postal money orders should be made out to the American Red Cross. It is very foolish, and will soon be against the rules to send a large amount at one time. The prisoners have very little use for money.

278. Food and clothing parcels are sent regularly by the American Red Cross, Central Committee for American Prisoners, in Berne. The Post Office Department will soon publish rules as to the sending of individual parcels by families. The contents will be very strictly

limited and not more than one parcel a month will be permitted, this to come from the nearest relation or someone designated by him. In no case may these individual parcels be sent by societies.

279. Inquiries concerning the above or regarding the welfare and circumstances of American soldiers in France, civilian workers in the countries of our Allies, and those serving with the Navy in foreign waters, should be addressed to the Bureau of Communication, American Red Cross, Washington, D. C.

280. *Communication with Enemy Territory Prohibited.* Communication with persons living within territory occupied by Germany and her allies is prohibited by the United States Government. It is impossible, therefore, for the American Red Cross to assist anyone to communicate with friends or relatives living within the countries of the Teutonic allies or territory occupied by their armies. (For communication with prisoners of war, see paragraphs 37, 276-278.)

281. *Protecting Civil Rights of Enlisted Men.* To free the man at the front from worry concerning the effect which his absence might have on the handling of mortgages, insurance, taxes, contracts, judgments, etc., a bill was introduced in Congress (S. 2859 65th Congress, First Session) providing for a stay of civil proceedings and exemption from civil process, a condition existing in several of the belligerent countries and known as a moratorium. This bill passed the House but did not pass the Senate. At the present time, therefore, the enlisted man is subject to all the financial obligations and liabilities of any other man.

282. Home Service Sections when injury seems probable may endeavor to arrange with the creditor for considerate action for the sake of the welfare of the dependents of the enlisted man. This effort is considerate and

wise, and conducted by the legal members of the Home Service Section will undoubtedly be supported by public opinion.

283. The States of Iowa and Wisconsin have enacted civil rights bills arranging moratoria. Bills having for their object similar results have been introduced in the legislatures of other states, although, as we are advised, no such bills have yet been enacted into laws.

284. *Powers of Attorney by Enlisted Men.* It is proper to advise relatives of soldiers and sailors of the desirability that an enlisted man should leave, when departing for service abroad, a power of attorney in proper hands, in order that business requiring such authority may be transacted during his absence by someone whom he may select. Such a suggestion should be made with the utmost consideration and discretion. Powers of attorney should be drawn by lawyers, and not by Home Service workers.

285. No attempt has been made in this Handbook to give instructions with respect to the preparation of wills or the preparation of any papers which are required to be filed in any court. The formal requisites of a will are governed by the laws of each state. Papers such as leases, instruments relating to the guardianship and custody of children, including the guardianship of property, mortgages, and suits to recover claims should all be prepared by lawyers admitted to practice in the local courts and their preparation should not be undertaken by home service workers.

286. *Letters and Papers to Men in the Service.* Soldiers and sailors appreciate frequent news from home and current magazines and other reading matter. Very considerate and sympathetic service is often possible in assisting relatives to write to their men in the service

and in helping them to send periodicals at frequent intervals.

287. *Committee on Public Information.* This committee has published up to this date the following pamphlets:

I. Red, White and Blue Series

- No. 1. *How the War Came to America* (English, German, Polish, Bohemian, Italian, Spanish, and Swedish).
- No. 2. *National Service Handbook* (primarily for libraries, schools, Y. M. C. A.'s, clubs, fraternal organizations, etc., as a guide and reference work on all forms of war activity, civil, charitable and military). Price, 15c.
- No. 3. *The Battle Line of Democracy: Prose and Poetry of the Great War.* Sold at cost. Price, 15c.
- No. 4. *The President's Flag Day Speech with Evidence of Germany's Plans.*
- No. 5. *Conquest and Kultur: Aims of the Germans in Their Own Words,* by Wallace Notestein and E. E. Stoll.
- No. 6. *German War Practices,* by D. C. Munro, G. C. Sellery, and A. C. Krey.

II. War Information Series

- No. 1. *The War Message and Facts Behind It.*
- No. 2. *The Nation in Arms,* by Secretaries Lane and Baker.
- No. 3. *The Government of Germany,* by Professor Charles D. Hazen.
- No. 4. *The Great War: From Spectator to Participant,* by Professor A. C. McLaughlin.
- No. 5. *A War of Self-Defense,* by Secretary Lansing and Assistant Secretary of Labor Louis F. Post.
- No. 6. *American Loyalty,* by Citizens of German Descent.
- No. 7. *Amerikanische Burger treue.* A translation of No. 6.
- No. 8. *American Interest in Popular Government Abroad,* by Professor E. B. Greene.
- No. 9. *Home Reading Course for Citizen-Soldiers.*
- No. 10. *First Session of the War Congress,* by Charles Merz.

All these are distributed free, except Nos. 2 and 3 of Series 1. Others are in preparation. Address: The Committee on Public Information, Washington, D. C.

288. *Shipment and Burial of Deceased Enlisted Men of the Army.* The preparation, shipment, and burial of a corpse of a man dying while in the service is one of the duties of the Quartermaster Corps; and in the case of a man dying at a cantonment, it is the duty of the Camp Quartermaster. In this case the remains may be sent to the man's home or to a national cemetery for interment. If shipment is impracticable, or the nearest relative does not desire to receive the remains, or if it is not possible to ascertain the desire of the nearest relative, burial will be made at the nearest military post, national cemetery, or (if the commanding officer so decides) at the place of death. The Camp Quartermaster also may be asked to inter the remains at the destination if the remains are shipped.

289. If the death occur before discharge or resignation from the Service, the Government will pay for burial expenses and the return of the body to the family, a sum not exceeding one hundred dollars. (See also paragraph 297.)

290. If, upon the receipt of notification from the commanding officer of the death of a man at a cantonment, the family has had no word from the Camp Quartermaster as to the disposition of the remains, instructions as to shipment or burial should be telegraphed to him. (Sample address—Camp Quartermaster, Camp Meade, Annapolis Junction, Md.)

291. For information concerning the death and burial of enlisted men, other than those in cantonments, and disposition of their effects, address The Adjutant General, U. S. A., War Department, Washington, D. C.

292. Applications for arrears of pay and proceeds of sale of effects of deceased soldiers should be addressed to the Auditor of the War Department, Washington, D. C.

293. *Shipment and Burial of Deceased Enlisted Men of the Navy.* The remains of men dying in the Naval service may be buried in any national or Naval cemetery and where death occurs in the United States or in any foreign country other than France, the Navy Department generally arranges for the transportation of the body to the express office nearest the man's home at government expense, provided the sanitary laws of the place where he died permit of such transportation. During the duration of the war it is not probable that any remains can be removed from France.

294. Any request for the body of an enlisted man of the Navy should be addressed to the Bureau of Medicine and Surgery, Navy Department, Washington, D. C.

295. Information concerning the death and disposition of the effects of an enlisted man should be requested of the Bureau of Navigation, Navy Department, Washington, D. C.

296. Applications for pay or money due the deceased should be addressed to the Auditor for the Navy Department, Washington, D. C.

297. An Act of Congress approved October 6, 1917, provides for the payment by the United States of expenses in connection with the burial of enlisted men (Army or Navy) not exceeding \$100, under the jurisdiction of the Bureau of War Risk Insurance, Treasury Department, Washington, D. C. Regulations governing the distribution of the respective proportions of funeral expenses between the War or Navy and Treasury Departments have not yet been promulgated.

298. *Loans.* In a case where the need for a lump sum of money is evident, and a doubt exists as to whether the

assistance should be rendered in the form of a grant or loan, the former should be given preference. There is no method of collecting loans from persons not willing to repay them, except persuasion or legal action. If a loan is made and later it becomes clear that it cannot be repaid, it should be cancelled for the sake of the better relation which will then exist between the debtor and the Home Service Section. The only satisfactory loan by a Home Service Section is one made with such judgment that neither side is later embarrassed.

299. *After-Care of Discharged Men.* The Surgeon General of the United States Army on September 17, 1917, published an announcement of plans for the rehabilitation of disabled soldiers. The Government plans, as is stated in this announcement, not only for the best possible surgical and medical attention for wounded soldiers, but for convalescent care and for industrial instruction to refit each for some place in industry.

300. No matter, however, what degree of success may attend the skill of the surgeon, many a crippled man when discharged and returned as a civilian to his home will need the sympathetic attention and help of the Red Cross. This work for the former soldier, now a civilian, should be done when needed by the Home Service Section.

301. So far as this is a community problem, there are four main lines of work which each Chapter may be expected to undertake:

- A. The coordination and utilization of all vocational training agencies, and other institutions and organizations in each community which can be of advantage to the disabled soldier, either in extending or in modifying his preparation for self-support.
- B. The supplying of information concerning employment and the awakening of a genuine interest on the part of employers so that these men will have every opportunity for self-support.

- C. Special, personal attention to the men themselves that they may be encouraged to continue their efforts until refitted to industry, when they have not by their own efforts succeeded in finding fit opportunities for work that they are able to do.
- D. The cultivation of a public opinion which will discourage improvidence and willingness to be supported at public expense, no matter how distinguished their services or what their disability, if and when they are capable of self-support.

302. *A Manual on After-Care of Crippled Men* is being prepared by the Department of Civilian Relief.

303. *Home Service Institutes*. Home Service requires trained workers of which there is now no adequate supply. Accordingly, the Red Cross has organized Institutes of Home Service in cities representing every section of the country. The first session of most of the Institutes was held in the fall of 1917. They will be repeated and new ones established according to the need. The Institutes are affiliated with local universities and schools of philanthropy.

304. The Home Service Institute requires the full time of the student for six weeks. In addition to the requirements of the classroom, twenty-four sessions, the student must spend twenty-five hours a week in practical work with families under the direction of an experienced supervisor of Home Service. Institutes are located only where adequate facilities for this important field work can be had. The course is intended to qualify volunteers for service in the Home Service work of the Red Cross.

305. The executive officer of the Home Service Section should attend an Institute unless already well trained, or experienced. The Chapter should send other representatives when possible, particularly if the work is

heavy, who have the qualifications for good Home Service work.

306. When the executive officer of the Home Service Section, or some other representative, is sent by the Chapter to attend an Institute in another city the expenses of that representative if necessary may be paid out of the Chapter funds. Money refunded to the Chapter from the War Fund contributions may legitimately be used for this purpose.

307. It is not expected that Institutes will turn out expert social workers after a six weeks' course, but they do help their graduates to prepare for responsible Home Service work in their communities. Certificates are given to those who complete satisfactorily both the class and field work.

308. Persons wishing to attend one of the Institutes or desiring further information concerning them should address the proper Division Director of Civilian Relief. (See Appendix, paragraph 326.)

309. *Chapter Courses.* For those desiring to do Red Cross Home Service work, and who cannot attend a training school for social work, or a Home Service Institute, the Department of Civilian Relief recommends the organization of Chapter Courses to give instruction to local people who are especially interested in Home Service work. Chapter Courses, being usually of a popular sort, are not expected to equip leaders in Home Service work, but to prepare those who attend them to do more intelligent work than they would otherwise have been able to do.

310. Plans for the organization of Chapter Courses, the topics suggested for study, and a brief outline of a possible development of these topics, are contained in A. R. C. 206, which may be secured from the Division Director of Civilian Relief.

311. The American Red Cross does not give a certificate to students who complete the Chapter Courses. The Chapter may give them such recognition as may seem appropriate.

312. Chapter Courses may be given in cities where Institutes are held, either simultaneously or subsequently, conditional upon resources in instructors and field work, but it is not advisable to combine the two.

313. Chapter Courses may be organized by any Chapter with the approval of the Division Director of Civilian Relief.

Appendix

320. THE AMERICAN RED CROSS is the only volunteer society now authorized by the United States Government to render aid to its land and naval forces in time of war.

321. The general purposes of the Red Cross are to furnish volunteer aid to the sick and wounded in time of war; to act in matters of voluntary relief in accordance with the military and naval authorities as a medium of communication between the people of the United States of America and their Army and Navy; and to carry on a system of national and international relief in time of peace and apply the same to mitigating the sufferings caused by pestilence, famine, fire, floods, and great national calamities.

322. The governing body of the American National Red Cross consists of a Central Committee of eighteen persons, six of whom are chosen by the incorporators, six by the President of the United States, and six by the delegates of the Chapters at the annual meeting. The Central Committee appoints an executive committee of seven persons from its own members.

323. At present the national officers are: President, Hon. Woodrow Wilson; Vice-President, Robert W. de Forest; Treasurer, Hon. John Skelton Williams; Counselor, Hon. John W. Davis; Secretary, Dr. Stockton Axson; Chairman Central Committee, Hon. William Howard Taft; Vice-Chairman, Eliot Wadsworth.

324. The war work of the Society is carried on under the War Council, which is composed as follows: Henry P. Davison, Chairman; Charles D. Norton; Grayson M-P. Murphy, Red Cross Commissioner to Europe; Cornelius N. Bliss; John D. Ryan; and *ex-officio*, William Howard Taft and Eliot Wadsworth.

325. The national headquarters of the American Red Cross are at Washington, D. C.

326. The work of the Red Cross is administered from the headquarters of fourteen territorial divisions, as follows:

<i>Division</i>	<i>States</i>	<i>Manager</i>	<i>Director of Civilian Relief</i>	<i>Address</i>
New England . . .	{ Maine New Hampshire Vermont Massachusetts Rhode Island New York	James Jackson	Mrs. W. H. Lothrop	755 Boylston Street, Back Bay Station, Boston, Mass.
Atlantic	{ New Jersey Connecticut Pennsylvania Delaware	Ethan Allen	Alexander M. Wilson	44 E. 23rd St., New York City
Pennsylvania . . .	{ Virginia West Virginia Maryland	Charles Scott, Jr.	J. Byron Deacon	1601 Walnut St., Phila- delphia
Potomac	{ North Carolina South Carolina Georgia Florida Tennessee	Hon. Henry White	T. J. Edmonds	930 16th St., Washing- ton, D. C.
Southern	{ Alabama Mississippi Louisiana Kentucky Indiana Ohio	Col. Wm. Lawson Peel	Jos. C. Logan	424 Healy Building, At- lanta, Ga.
Gulf		Leigh Carroll	Emmet W. White	Post Office Building, New Orleans, La.
Lake		James R. Garfield	James L. Fieser	929 Garfield Building, Cleveland, O.

Central	{ Nebraska Iowa Wisconsin Michigan Illinois Montana North Dakota South Dakota Minnesota Kansas Missouri Oklahoma Arkansas Texas Wyoming Utah Colorado New Mexico California Nevada Arizona Washington Oregon Idaho Alaska Territory: The world, except United States and Alaska	Bruce D. Smith F. T. Heffelfinger George W. Simmons John W. Morey Marshal Hale C. D. Stimson Otis H. Cutler	J. L. Gillin Frank J. Bruno Alfred Fairbank Miss Gertrude Vaile Charles J. O'Connor F. P. Foisie Esther E. Baldwin	180 N. Wabash Avenue, Chicago, Ill. 201-205 Essex Building, Minneapolis, Minn. 1617 Railway Exchange Building, St. Louis, Mo. 14th and Welton Sts., Denver, Colo. 942 Market St., San Francisco, Cal. White Building, Seattle, Wash. American Red Cross Headquarters, Wash- ington, D. C.
Northern				
Southwestern				
Mountain				
Pacific				
Northwestern				
Territorial, Insular and Foreign				

327. Geographical Departments of the United States Army

Source: General Order No. 51, War Department

THE CENTRAL DEPARTMENT. *Headquarters at Chicago,* Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Minnesota, Michigan, Missouri, Nebraska, North Dakota, Ohio, South Dakota, West Virginia, Wisconsin.

THE EASTERN DEPARTMENT. *Headquarters at Governor's Island, N. Y.* Delaware, District of Columbia, Maryland, New Jersey, New York, Pennsylvania, Virginia, the Canal Zone, and the Island of Porto Rico, with the Islands and Keys adjacent thereto.

THE NORTHEASTERN DEPARTMENT. *Headquarters at Boston, Mass.* Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont.

THE SOUTHEASTERN DEPARTMENT. *Headquarters at Charleston, S. C.* Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, together with the Coast Defenses of Galveston.

THE SOUTHERN DEPARTMENT. *Headquarters at Fort Sam Houston, Texas.* Arizona, New Mexico, Oklahoma, Texas (except the Coast Defenses of Galveston).

THE WESTERN DEPARTMENT. *Headquarters at San Francisco, California.* California, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming, and the Territory of Alaska.

328. Cantonments of the National Guard in the United States

The States from which National Guard is assigned, the names of the camps in which gathered, their location, and the organization at each are given below:

<i>Camp</i>	<i>Location</i>	<i>Organization</i>	<i>Troops from</i>
Greene	Charlotte, N. C.	26th (old 5th) Division	Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, and Connecticut
Wadsworth	Spartanburg, S. C.	27th (old 6th) Division	New York
Hancock	Augusta, Ga.	28th (old 7th) Division	Pennsylvania
McClellan	Anniston, Ala.	29th (old 8th) Division	New Jersey, Virginia, Maryland, Delaware, and District of Columbia
Sevier	Greenville, S. C.	30th (old 9th) Division	Tennessee, North Carolina, and South Carolina
Wheeler	Macon, Ga.	31st (old 10th) Division	Georgia, Alabama, and Florida
MacArthur	Waco, Texas	32nd (old 11th) Division	Michigan and Wisconsin
Logan	Houston, Texas	33rd (old 12th) Division	Illinois
Cody	Deming, N. M.	34th (old 13th) Division	Minnesota, Iowa, Nebraska, North Dakota, and South Dakota
Doniphan	Fort Sill, Okla.	35th (old 14th) Division	Missouri and Kansas
Bowie	Fort Worth, Texas	36th (old 15th) Division	Texas and Oklahoma
Sheridan	Montgomery, Ala.	37th (old 16th) Division	Ohio and West Virginia
Shelby	Hattiesburg, Miss.	38th (old 17th) Division	Indiana and Kentucky
Beauregard	Alexandria, La.	39th (old 18th) Division	Louisiana, Mississippi, and Arkansas
Kearny	Linda Vista, Cal.	40th (old 19th) Division	California, Nevada, Utah, Colorado, Arizona, and New Mexico
Fremont	Palo Alto, Cal.	41st (old 20th) Division	Washington, Oregon, Montana, Idaho, and Wyoming

329. Cantonments of the National Army in the United States

The states from which troops of the National Army are assigned to the various cantonments, the names of the camps, their location, and the organization at each are given below:

<i>Camp</i>	<i>Location</i>	<i>Organization</i>	<i>Troops from</i>
Devens	Ayer, Mass.	76th Division	Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, and Connecticut
Upton	Yaphank, Long Island, New York	77th Division	Metropolitan portion of New York
Dix	Wrightstown, N. J.	78th Division	Remainder of New York and Northern Pennsylvania
Meade	Annapolis Junction, Md.	79th Division	Southern Pennsylvania, Maryland, and District of Columbia
Lee	Petersburg, Va.	80th Division	New Jersey, Virginia, Maryland, Delaware, and District of Columbia
Jackson	Columbia, S. C.	81st Division	Tennessee, North Carolina, and South Carolina
Gordon	Atlanta, Ga.	82nd Division	Georgia, Alabama, and Florida
Sherman	Chillicothe, O.	83rd Division	Ohio and West Virginia
Taylor	Louisville, Ky.	84th Division	Indiana and Kentucky
Custer	Battle Creek, Mich.	85th Division	Michigan and Wisconsin
Grant	Rockford, Ill.	86th Division	Illinois
Pike	Little Rock, Ark.	87th Division	Arkansas, Louisiana, and Mississippi
Dodge	Des Moines, Ia.	88th Division	Minnesota, Iowa, Nebraska, North Dakota, and South Dakota
Funston	Fort Riley, Kan.	89th Division	Kansas, Missouri, and Colorado
Travis	Fort Sam Houston, Tex.	90th Division	Texas, Arizona, New Mexico, and Oklahoma
Lewis	American Lake, Wash.	91st Division	Washington, Oregon, California, Nevada, Utah, Idaho, Montana, and Wyoming

330. Naval and Marine Training Stations and Camps

Naval Training Stations

<i>Location</i>	<i>Title of Commanding Officer</i>	<i>Naval District Covered</i>
Newport, R. I.	Commanding Officer	Second
St. Helena, Norfolk, Va.	Commanding Officer	Fifth
Naval Base Station, Norfolk, Va.	Commanding Officer	Fifth
Great Lakes, Ill.	Commandant	Ninth, tenth, and eleventh
San Francisco, Cal.	Commandant	Twelfth

Naval Training Camps

<i>Location</i>	<i>Title of Commanding Officer</i>	<i>Naval District Covered</i>
Philadelphia, Pa.	Commanding Officer	Fourth
Charleston, S. C.	Commanding Officer	Sixth
Puget Sound, Bremerton, Wash.	Commanding Officer	Thirteenth
Mare Island, Cal.	Commanding Officer	Twelfth
San Diego, Cal.	Commanding Officer	Twelfth

331. The only Marine Corps training camp erected as such is located at Quantico, Va., although large numbers of marines are stationed at the various Marine Barracks throughout the country. (For list of National Army and National Guard cantonments, see Appendix, paragraphs 328 and 329.)

332. Monthly Pay of Men Enlisted in the United States Army

(Rates for home service established on June 1, 1917,
for the period of the present war. These rates are
automatically increased 20 per cent. for
men in the foreign service.)

Source: Supplement to Quartermaster Corps Form No. 404

Monthly pay when serving in enlistment period as indicated

<i>Enlistment Period</i>	<i>First</i>	<i>Second</i>	<i>Third</i>	<i>Fourth</i>	<i>Fifth</i>	<i>Sixth</i>	<i>Seventh</i>
PRIVATE	\$30	\$33	\$36	\$37	\$38	\$39	\$40
PRIVATE, Second Class	30	33	36	37	38	39	40
BUGLER	30	33	36	37	38	39	40
PRIVATE, First Class	33	36	39	42	45	48	51
CORPORAL							
<i>Artillery</i>	36	39	42	45	48	51	54
<i>Cavalry</i>	36	39	42	45	48	51	54
<i>Infantry</i>	36	39	42	45	48	51	54
SADDLER	36	39	42	45	48	51	54
MECHANIC							
<i>Infantry</i>	36	39	42	45	48	51	54
<i>Cavalry</i>	36	39	42	45	48	51	54
<i>Field Artillery</i>	36	39	42	45	48	51	54
<i>Medical Department</i>	36	39	42	45	48	51	54
FARRIER	36	39	42	45	48	51	54
WAGONER	36	39	42	45	48	51	54
CORPORAL							
<i>Engineers</i>	36	39	42	45	48	51	54
<i>Ordnance</i>	36	39	42	45	48	51	54
<i>Signal Corps</i>	36	39	42	45	48	51	54
<i>Q. M. Corps</i>	36	39	42	45	48	51	54
<i>Medical Department</i>	36	39	42	45	48	51	54
MECHANIC							
<i>Coast Artillery</i>	36	39	42	45	48	51	54
CHIEF MECHANIC							
<i>Field Artillery</i>	36	39	42	45	48	51	54

<i>Enlistment Period</i>	<i>First</i>	<i>Second</i>	<i>Third</i>	<i>Fourth</i>	<i>Fifth</i>	<i>Sixth</i>	<i>Seventh</i>
MUSICIAN, Third Class							
<i>Infantry</i>	\$36	\$39	\$42	\$45	\$48	\$51	\$54
<i>Cavalry</i>	36	39	42	45	48	51	54
<i>Artillery</i>	36	39	42	45	48	51	54
<i>Engineers</i>	36	39	42	45	48	51	54
SERGEANT							
<i>Artillery</i>	38	41	44	47	50	53	56
<i>Cavalry</i>	38	41	44	47	50	53	56
<i>Infantry</i>	38	41	44	47	50	53	56
STABLE SERGEANT							
<i>Field Artillery</i>	38	41	44	47	50	53	56
<i>Cavalry</i>	38	41	44	47	50	53	56
<i>Infantry</i>	38	41	44	47	50	53	56
SUPPLY SERGEANT							
<i>Artillery</i>	38	41	44	47	50	53	56
<i>Cavalry</i>	38	41	44	47	50	53	56
<i>Infantry</i>	38	41	44	47	50	53	56
MESS SERGEANT							
<i>Artillery</i>	38	41	44	47	50	53	56
<i>Cavalry</i>	38	41	44	47	50	53	56
<i>Infantry</i>	38	41	44	47	50	53	56
COOK	38	41	44	47	50	53	56
HORSESHOER	38	41	44	47	50	53	56
RADIO SERGEANT	38	41	44	47	50	53	56
FIREMAN	38	41	44	47	50	53	56
BAND CORPORAL	38	41	44	47	50	53	56
MUSICIAN, Second Class							
<i>Artillery</i>	38	41	44	47	50	53	56
<i>Cavalry</i>	38	41	44	47	50	53	56
<i>Infantry</i>	38	41	44	47	50	53	56
<i>Engineers</i>	38	41	44	47	50	53	56
MUSICIAN, Third Class							
<i>Military Academy</i>	38	41	44	47	50	53	56
SERGEANT							
<i>Engineers</i>	44	48	52	56	60	64	68
<i>Ordnance</i>	44	48	52	56	60	64	68
<i>Signal Corps</i>	44	48	52	56	60	64	68
<i>Q. M. Corps</i>	44	48	52	56	60	64	68
<i>Medical Department</i>	44	48	52	56	60	64	68
STABLE SERGEANT							
<i>Engineers</i>	44	48	52	56	60	64	68

<i>Enlistment Period</i>	<i>First</i>	<i>Second</i>	<i>Third</i>	<i>Fourth</i>	<i>Fifth</i>	<i>Sixth</i>	<i>Seventh</i>
SUPPLY SERGEANT							
<i>Engineers</i>	\$44	\$48	\$52	\$56	\$60	\$64	\$68
MESS SERGEANT							
<i>Engineers</i>	44	48	52	56	60	64	68
COLOR SERGEANT	44	48	52	56	60	64	68
ELECTRICIAN							
SERGEANT, Second Class	44	48	52	56	60	64	68
BAND SERGEANT	44	48	52	56	60	64	68
MUSICIAN, First Class							
<i>Infantry</i>	44	48	52	56	60	64	68
<i>Cavalry</i>	44	48	52	56	60	64	68
<i>Artillery</i>	44	48	52	56	60	64	68
<i>Engineers</i>	44	48	52	56	60	64	68
MUSICIAN, Second Class							
<i>Military Academy</i>	44	48	52	56	60	64	68
BATTALION							
SERGEANT MAJOR							
<i>Field Artillery</i>	48	52	56	60	64	68	72
<i>Infantry</i>	48	52	56	60	64	68	72
SQUADRON SERGEANT MAJOR	48	52	56	60	64	68	72
SERGEANT MAJOR, Junior Grade	48	52	56	60	64	68	72
MASTER GUNNER	48	52	56	60	64	68	72
SERGEANT BUGLER	48	52	56	60	64	68	72
ASSISTANT BAND LEADER	48	52	56	60	64	68	72
REGIMENTAL							
SERGEANT MAJOR	51	55	59	63	67	71	75
REGIMENTAL SUPPLY SERGEANT	51	55	59	63	67	71	75
SERGEANT MAJOR, Senior Grade	51	55	59	63	67	71	75
QUARTERMASTER SERGEANT							
<i>Q. M. Corps</i>	51	55	59	63	67	71	75
ORDNANCE SERGEANT	51	55	59	63	67	71	75
FIRST SERGEANT	51	55	59	63	67	71	75

<i>Enlistment Period</i>	<i>First</i>	<i>Second</i>	<i>Third</i>	<i>Fourth</i>	<i>Fifth</i>	<i>Sixth</i>	<i>Seventh</i>
BATTALION SERGEANT MAJOR <i>Engineers</i>	\$51	\$55	\$59	\$63	\$67	\$71	\$75
BATTALION SUPPLY SERGEANT <i>Engineers</i>	51	55	59	63	67	71	75
ELECTRICIAN SERGEANT, First Class	51	55	59	63	67	71	75
SERGEANT, First Class <i>Q. M. Corps</i>	51	55	59	63	67	71	75
<i>Engineers</i>	51	55	59	63	67	71	75
<i>Signal Corps</i>	51	55	59	63	67	71	75
ASSISTANT ENGINEER	51	55	59	63	67	71	75
MUSICIAN, First Class <i>Military Academy</i>	51	55	59	63	67	71	75
SERGEANT, First Class <i>Medical Department</i>	56	60	64	68	72	76	80
SERGEANT, Field Musician <i>Military Academy</i>	56	60	64	68	72	76	80
HOSPITAL SERGEANT	71	75	79	83	87	91	95
MASTER ENGINEER, Junior Grade	71	75	79	83	87	91	95
ENGINEER	71	75	79	83	87	91	95
QUARTERMASTER SERGEANT, Senior Grade <i>Q. M. Corps</i>	81	85	89	93	97	101	105
BAND LEADER	81	85	89	93	97	101	105
MASTER SIGNAL ELECTRICIAN	81	85	89	93	97	101	105
MASTER ELECTRICIAN	81	85	89	93	97	101	105
MASTER ENGINEER, Senior Grade	81	85	89	93	97	101	105
MASTER HOSPITAL SERGEANT	81	85	89	93	97	101	105
BAND SERGEANT AND ASSISTANT LEADER <i>Military Academy</i>	81	85	89	93	97	101	105

333. Monthly Pay of Men Enlisted in the United States Navy

Source: General Orders No. 303 and 333, Navy Department

Rating	Base Pay	Base Pay Plus 10%	Present War Pay
CHIEF PETTY OFFICERS			
Chief special mechanic	\$127.00	\$139.70	\$145.70
Chief master-at arms	65.00	71.50	77.50
Chief boatswains' mates	50.00	55.00	61.00
Chief gunners' mates	50.00	55.00	61.00
Chief turret captains	60.00	66.00	72.00
Chief quartermasters	50.00	55.00	61.00
Chief machinists' mates	70.00	77.00	83.00
Chief electricians	60.00	66.00	72.00
Chief carpenters' mates	50.00	55.00	61.00
Chief water tenders	50.00	55.00	61.00
Chief yeomen	60.00	66.00	72.00
Chief storekeepers	50.00	55.00	61.00
Chief pharmacists' mates	60.00	66.00	72.00
Bandmasters	52.00	57.20	63.20
Chief commissary stewards	70.00	77.00	83.00
Chief printers	60.00	66.00	72.00
PETTY OFFICERS, First Class			
Special mechanic, first class	\$80.00	\$88.00	\$94.00
Engineman, first class	45.00	49.50	55.50
Masters-at-arms, first class	40.00	44.00	52.00
Boatswains' mates, first class	40.00	44.00	52.00
Gunners' mates, first class	40.00	44.00	52.00
Turret captains, first class	50.00	55.00	61.00
Quartermasters, first class	40.00	44.00	52.00
Boilermakers	65.00	71.50	77.50
Pattern maker, first class	65.00	71.50	77.50
Molder, first class	65.00	71.50	77.50
Machinists' mates, first class	55.00	60.50	66.50
Coppersmith, first class	65.00	71.50	77.50
Coppersmiths	55.00	60.50	66.50
Shipfitters, first class	55.00	60.50	66.50
Electricians, first class	50.00	55.00	61.00
Blacksmiths, first class	65.00	71.50	77.50
Blacksmiths	50.00	55.00	61.00

<i>Rating</i>	<i>Base Pay</i>	<i>Base Pay Plus 10%</i>	<i>Present War Pay</i>
PETTY OFFICERS, <i>First Class</i> (Cont.)			
Plumbers and fitters	\$45.00	\$49.50	\$55.50
Sailmakers' mates	40.00	44.00	52.00
Carpenters' mates, first class	40.00	44.00	52.00
Water tenders	45.00	49.50	55.50
Painters, first class	40.00	44.00	52.00
Storekeepers, first class	40.00	44.00	52.00
Pharmacists' mates, first class	40.00	44.00	52.00
Yeomen, first class	40.00	44.00	52.00
First musicians	36.00	39.60	47.60
Commissary stewards	60.00	66.00	72.00
Ships' cooks, first class	55.00	60.50	66.50
Bakers, first class	45.00	49.50	55.50
Printers, first class	40.00	44.00	52.00
PETTY OFFICERS, <i>Second Class</i>			
Engineman, second class	\$40.00	\$44.00	\$52.00
Blacksmith, second class	50.00	55.00	61.00
Coppersmith, second class	50.00	55.00	61.00
Pattern maker, second class	50.00	55.00	61.00
Molder, second class	50.00	55.00	61.00
Masters-at-arms, second class	35.00	38.50	46.50
Boatswains' mates, second class	35.00	38.50	46.50
Gunners' mates, second class	35.00	38.50	46.50
Quartermasters, second class	35.00	38.50	46.50
Machinists' mates, second class	45.00	49.50	55.50
Electricians, second class	40.00	44.00	52.00
Shipfitters, second class	40.00	44.00	52.00
Oilers	37.00	40.70	48.70
Carpenters' mates, second class	35.00	38.50	46.50
Printers	35.00	38.50	46.50
Painters, second class	35.00	38.50	46.50
Storekeepers, second class	35.00	38.50	46.50
Yeomen, second class	35.00	38.50	46.50
Ships' cooks, second class	40.00	44.00	52.00
Pharmacists' mates, second class	35.00	38.50	46.50
PETTY OFFICERS, <i>Third Class</i>			
Masters-at-arms, third class	\$30.00	\$33.00	\$41.00
Coxswains	30.00	33.00	41.00
Gunners' mates, third class	30.00	33.00	41.00
Quartermasters, third class	30.00	33.00	41.00

<i>Rating</i>	<i>Base Pay</i>	<i>Base Pay Plus 10%</i>	<i>Present War Pay</i>
PETTY OFFICERS, <i>Third Class</i> (Cont.)			
Electricians, third class	\$30.00	\$33.00	\$41.00
Carpenters' mates, third class	30.00	33.00	41.00
Painters, third class	30.00	33.00	41.00
Storekeepers, third class	30.00	33.00	41.00
Yeomen, third class	30.00	33.00	41.00
Pharmacists' mates, third class	30.00	33.00	41.00
SEAMEN, <i>First Class</i>			
Seamen gunners	\$26.00	\$28.60	\$36.60
Seamen	24.00	26.40	38.40
Firemen, first class	35.00	38.50	46.50
Shipwrights	25.00	27.50	35.50
Musicians, first class	32.00	35.20	43.20
Ships' cooks, third class	30.00	33.00	41.00
Bakers, second class	35.00	38.50	46.50
Hospital apprentices, first class	24.00	26.40	38.40
SEAMEN, <i>Second Class</i>			
Seamen, second class	\$19.00	\$20.90	\$35.90
Firemen, second class	30.00	33.00	41.00
Musicians, second class	30.00	33.00	41.00
Buglers	30.00	33.00	41.00
Ships' cooks, fourth class	25.00	27.50	35.50
Hospital apprentices, second class	19.00	20.90	35.90
SEAMEN, <i>Third Class</i>			
Apprentice seamen	\$16.00	\$17.60	\$32.60
Firemen, third class	22.00	24.20	36.20
Landsmen	16.00	17.60	32.60
MESSMEN BRANCH			
Stewards to Commanders-in-Chief	\$60.00	\$66.00	\$72.00
Cooks to Commanders-in-Chief	50.00	55.00	61.00
Stewards to Commandants	60.00	66.00	72.00
Cooks to Commandants	50.00	55.00	61.00
Cabin stewards	50.00	55.00	61.00
Cabin cooks	45.00	49.50	55.50
Wardroom stewards	50.00	55.00	61.00
Wardroom cooks	45.00	49.50	55.50
Steerage stewards	35.00	38.50	46.50
Steerage cooks	30.00	33.00	41.00
Warrant Officers' stewards	35.00	38.50	46.50
Warrant Officers' cooks	30.00	33.00	41.00

<i>Rating</i>	<i>Base Pay</i>	<i>Base Pay Plus 10%</i>	<i>Present War Pay</i>
MESSMEN BRANCH (Cont.)			
* Mess attendants, first class	\$30.00	\$33.00	\$41.00
* Mess attendants, second class	25.00	27.50	†35.50
* Mess attendants, third class	20.00	22.00	†37.00
† Mess attendants, first class	24.00	26.40	38.40
† Mess attendants, second class	20.00	22.00	37.00
† Mess attendants, third class	16.00	17.60	32.60

* If citizens of the United States. † If not citizens of the United States.

NOTE. † The rates of these mess attendants second class may be temporarily changed to third class due to the discrepancy in pay.

334. Monthly Pay of Non-Commissioned Officers, Musicians and Privates in the United States Marine Corps

(See note, paragraph 335)

Source: Manual of the Paymaster's Department
United States Marine Corps, 1917

<i>Grade</i>	<i>Monthly pay when serving in enlistment period as indicated</i>						
	<i>1st</i>	<i>2nd</i>	<i>3rd</i>	<i>4th</i>	<i>5th</i>	<i>6th</i>	<i>7th</i>
Sergeant major							
Quartermaster sergeant							
First sergeant	\$45	\$49	\$53	\$57	\$61	\$65	\$69
Drum major							
Gunnery sergeant							
Sergeant	30	33	36	39	42	45	48
Corporal	21	24	27	30	33	36	39
Drummer							
Trumpeter	15	18	21	22	23	24	25
Private							
Second leader of band	150	154	158	162	166	170	174
Principal musician	125	125	125	125	125	125	125
Musicians, first class	100	100	100	100	100	100	100
Musicians, second class	85	85	85	85	85	85	85
Musicians, third class	70	70	70	70	70	70	70

No increase for continuous service is allowed after the seventh enlistment period. (Army Act, May 11, 1908.)

335. Additional Monthly Pay to Men Enlisted in the United States Marine Corps for Special Qualifications and Service

Source: Manual of the Paymaster's Department
United States Marine Corps, 1917

Mess sergeant		\$6.00
Cooks, first class		10.00
Cooks, second class		8.00
Cooks, third class		7.00
Cooks, fourth class		5.00
Messmen (ashore and afloat) (See S. O. No. 90, Sept. 3, 1908)		5.00
Gun Pointers:		
Heavy gun pointers		
First class		10.00
Second class		6.00
Intermediate gun pointers		
First class		8.00
Second class		4.00
Secondary gun pointers		
First class		4.00
Second class		2.00
Signalmen, first class	(ashore and afloat)	3.00
Signalmen, second class	(ashore and afloat)	2.00
Signalmen, third class	(ashore and afloat)	1.00
Expert riflemen	(ashore and afloat)	5.00
Sharpshooters	(ashore and afloat)	3.00
Marksmen	(ashore and afloat)	2.00
For each conduct medal, pin, or bar		.82½
Members of Marine Band, for playing at White House and Public Grounds		4.00
Navy mail clerks, same rates as Navy. (See arts. 442 (11) and 4427 (31) Navy Reg., 1913.)		

In addition to the above rates the following is allowed during the continuance of the present war. (Act, May 18, 1917.)

Those whose base pay is \$45 per month and over, \$6 per month additional

Those whose base pay is \$30 per month, \$8 per month additional

Those whose base pay is \$21 or less per month, \$15 per month additional

336. French Consulates in the United States to which correspondence may be addressed

<i>City</i>	<i>Representative</i>	<i>Rank</i>	<i>Jurisdiction</i>
Chicago, Ill.	Antonin Barthelemy	Consul	Colorado, North Dakota, South Dakota, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Montana, Nebraska, Ohio, Wisconsin, and Wyoming
Galveston, Texas	François Emile Genoyer	In charge of vice consulate	Texas
New Orleans, La.	Paul Gabriel Joseph Ferrand	Consul General	Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, Tennessee, Oklahoma, and New Mexico
New York, N. Y.	Gaston Ernest Liebert	Consul General	North Carolina, South Carolina, Connecticut, Delaware, Maryland, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, West Virginia, and Virginia
Philadelphia, Pa.	V. Fontenau	Vice Consul	
San Francisco, Cal.	Hippolyte Charles Julien Neltner	Consul General	California, Idaho, Nevada, Oregon, Utah, Arizona, and Hawaii
Seattle, Wash.	Pierre a'Humilly de Chevilly	Vice Consul	Washington and Alaska

337. British Consulates in the United States to which correspondence may be addressed

<i>City</i>	<i>Representative</i>	<i>Rank</i>	<i>Jurisdiction</i>
Baltimore, Md.	Gilbert Fraser	Consul General	Maryland, Virginia, and West Virginia
Boston, Mass.	Frederick Peter Leay	Consul General	Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont
Chicago, Ill.	Horace Dickinson Nugent	Consul General	North Dakota, South Dakota, Illinois, Indiana, Iowa, Michigan, Minnesota, Nebraska, Wisconsin, and Wyoming
Galveston, Texas	Alfred James Ogston	Consul	Texas and New Mexico
Los Angeles, Cal.	Charles White Mortimer	Consul	District of Los Angeles
New Orleans, La.	Tom Flenell Carlisle	Consul General	Louisiana, Mississippi, Alabama, and Florida
New York, N. Y.	Charles Clive Bayley	Consul General	New York, New Jersey, and Connecticut
Philadelphia, Pa.	Thomas Parker Porter	Consul General	Pennsylvania, Ohio, and Delaware
Portland, Me.	John Bernard Keating	Vice Consul	All the ports of entry in Maine
Portland, Ore.	Harry Leslie Sherwood	Consul	Oregon, Washington, Idaho, Montana, and Alaska

<i>City</i>	<i>Representative</i>	<i>Rank</i>	<i>Jurisdiction</i>
St. Louis, Mo.	Charles Lyons Markham Pearson	Consul	Arkansas, Colorado, Missouri, Kansas, Oklahoma, Kentucky, Tennessee, and the city of East St. Louis, Ill.
San Diego, Cal.	Halford Dumergue Gerrard	Vice Consul	
San Francisco, Cal.	Alexander Carnegie Ross	Consul General	California, Nevada, Utah, and Arizona
Savannah, Ga.	Arthur Montague Brookfield	Consul	North Carolina, South Carolina, and Georgia

338. Italian Consulates in the United States to which correspondence may be addressed

<i>City</i>	<i>Representative</i>	<i>Rank</i>	<i>Jurisdiction</i>
Baltimore, Md.	Giovanni Schiaffino	Consular Agent	Maryland, except Allegany, Garrett, and Wash- ington Counties
Boston, Mass.	Chevalier Gustavo Di Rosa	Consul	Massachusetts, Vermont, New Hampshire, and Maine
Charleston, S. C.		Consular Agent	North Carolina and Georgia

<i>City</i>	<i>Representative</i>	<i>Rank</i>	<i>Jurisdiction</i>
Chicago, Ill.	Count Giulio Bolognesi	Consul	Illinois, Michigan, Ohio, Kentucky, Wisconsin, Iowa, Minnesota, Missouri, and Indiana
Denver, Colo.	Chevalier Orestes de Vella	Consul	Colorado, Utah, Wyoming, Kansas, Nebraska, North Dakota, South Dakota, Oklahoma, New Mexico
MacAlester, Okla.	Giovanni Battiste Tua	Consular Agent	Oklahoma
New Orleans, La.	Chevalier Giuseppe Gentile	Consul	Louisiana, Texas, Mississippi, Arkansas, Alabama, Florida, and Tennessee
New York, N. Y.	Nobile Chevalier Giacomina Fara Forni	Consul General	Connecticut, New Jersey, New York, and Rhode Island
Philadelphia, Pa.	Chevalier Gaetano Poccardi	Consul	Pennsylvania, Delaware, Maryland, Virginia, West Virginia, North Carolina, South Carolina, and Georgia
San Francisco, Cal.	Chevalier Ferdinando Danco	Consul	California, Arizona, and Nevada
Savannah, Ga.	Mose Cafiero	Consular Agent	Georgia
Seattle, Wash.	Chevalier Paolo Brenna	Consul	Idaho, Montana, Oregon, Washington, and Alaska
Wilmington, Del.	Giuseppe de Stefano	Consular Agent	Delaware, and in Pennsylvania, the counties of Berks, Chester, Delaware, Lancaster, Bucks, Montgomery, Lebanon, and York

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DOUGLAS C. MCMURTRIE NEW YORK

N. B. Opposite paragraph 154 (A R C 207), write "See Supplement No. 1."
(T. D. 5 W. R.)

Automatic Insurance—Apportionment

Regulation No. 2 relating to the apportionment of the automatic insurance under Section 401 of the Act of October 6, 1917.

Treasury Department
Bureau of War Risk Insurance
Washington, D. C., Dec. 5, 1917

Section 401 of the Act of October 6, 1917, contains the following provision authorizing automatic insurance:

Any person in the active service on or after the sixth day of April, nineteen hundred and seventeen, who, while in such service and before the expiration of one hundred and twenty days from and after such publication, becomes or has become totally and permanently disabled or dies, or has died, without having applied for insurance, shall be deemed to have applied for and to have been granted insurance, payable to such person during his life in monthly installments of \$25 each. If he shall die either before he shall have received any of such monthly installments or before he shall have received two hundred and forty of such monthly installments, then \$25 per month shall be paid to his wife from the time of his death and during her widowhood, or to his child, or widowed mother if and while they survive him: PROVIDED, HOWEVER, That not more than two hundred and forty of such monthly installments, including those received by such person during his total and permanent disability, shall be so paid; and in that event the amount of the monthly installments shall be apportioned between them as may be provided by regulations.

Section 13 contains the provision that—

Wherever under any provision or provisions of the Act regulations are directed or authorized to be made, such regulations,

unless the context otherwise requires, shall or may be made by the director, subject to the general direction of the Secretary of the Treasury.

Under the authority conferred by the foregoing provisions of the Act, the following regulations are issued relating to the apportionment of automatic insurance:

If no beneficiary within the permitted class (only the insured's widow during her widowhood, his child, or his widowed mother) be designated by the insured, either in his lifetime, or by his last will and testament, or if the designated beneficiary does not survive the insured, the insurance shall be payable to such person or persons within the said permitted class of beneficiaries as would under the laws of the State of the residence of the insured be entitled to his personal property in case of intestacy.

WILLIAM C. DE LANOY

Approved:

Director

W. G. McADOO

Secretary of the Treasury

N. B. Opposite paragraph 75, write: "See Supplement No. 2."
(T. D. 6 W. R.)

Definition of the Term "Pay"

Decision relative to the definition of "pay" in Section 22 of the Act of October 6, 1917.

Treasury Department

Bureau of War Risk Insurance

Washington, D. C., Dec. 12, 1917

(1) Pay in the Army and Marine Corps for the purpose of the Act of October 6, 1917, includes (a) base pay, with the increase thereof granted by Section 10 of the Act of May 18, 1917; (b) continuous-service pay; and excludes all other forms of pay such as extra-duty pay, pay for marksmanship, rated positions, certificate of merit, aviation increase, foreign-service pay.

(2) Pay in the Navy for the purpose of the Act includes (a) base pay as shown in Article 4427 [5] Navy Regulations, 1913; (b) 10 per cent. increase in pay authorized by the Act of May 13, 1908; (c) increased pay for chief petty officers holding permanent appointments (Article 4427 [18] Navy Regulations); (d) continuous-service pay (Article 4427 [23] Navy Regulations); (e) increases authorized by General Order No. 34, November 27, 1906 (Article 4427 [25] Navy Regulations); (f) increase in pay authorized by Act of May 22, 1917.

WILLIAM C. DE LANOY

Approved:

Director

W. G. McADOO

Secretary of the Treasury

N. B. Opposite paragraph 75, write "See Supplement No. 3."
(T. D. 7 W. R.)

Persons Included in the Act

Decision relative to the interpretation of Section 22 of the Act of October 6, 1917.

Treasury Department

Bureau of War Risk Insurance

Washington, D. C., Dec. 12, 1917

(1) *Field clerks, Quartermaster's Corps.* Field clerks, Quartermaster's Corps, are within the terms of the act as enlisted men.

(2) *Army field clerks.* Army field clerks have the same military status as field clerks, Quartermaster's Corps, and are within the terms of the act as enlisted men.

(3) *Members of training camps.* Members of training camps authorized by law are within the terms of the act.

(4) *Students in aviation camps.* Students in aviation camps who are enlisted men are within the terms of the act.

(5) *Medical officers, Public Health Service.* Officers of the Public Health Service when detailed for duty with the Army or Navy are within the terms of the act as officers in the active service of the United States. (See T. D. 8 W. R. [8] as to "contract surgeons.")

(6) *Male nurses, enlisted.* Male nurses who are enlisted men of the Medical Department are within the terms of the act. (But see T. D. 8 W. R. [9] as to civilians employed as "contract nurses.")

(7) *Retired officers or men ordered to active duty.* Officers and men on the retired list who are ordered to active

duty by the War Department or Navy Department are in active service and are within the terms of the act.

(8) *Personnel of Lighthouse Service.* The personnel of the Lighthouse Service transferred to the service and jurisdiction of the War and Navy Departments by Executive order pursuant to the act of August 29, 1916, are within the terms of the Act of October 6, 1917.

WILLIAM C. DE LANOY

Approved:

Director

W. G. McADOO

Secretary of the Treasury

N. B. Opposite paragraph 75, write "See Supplement No. 4."
(T. D. 8 W. R.)

Persons Not Included in the Act

Decision relative to the interpretation of Section 22 of the Act of October 6, 1917.

Treasury Department

Bureau of War Risk Insurance

Washington, D. C., Dec. 12, 1917

(1) *Cadets at West Point and midshipmen at Annapolis.* Cadets at West Point and midshipmen at Annapolis who are not assigned to active service are not within the terms of the act.

(2) *Cadets and cadet engineers, Coast Guard.* Cadets at the Coast Guard Academy and cadet engineers in the Coast Guard who are not assigned to active service are not within the terms of the act.

(3) *Russian Railway Service Corps.* Men in the Russian Railway Service Corps are not within the terms of the act.

(4) *Draftsmen in Engineer Corps.* Draftsmen in the Engineer Corps are civilian employees in the Military Establishment obtained by the department through the civil service and are not within the terms of the act.

(5) *Field clerks, Engineer Corps.* The so-called field clerks in the Engineer Corps are civilian employees who have no military status. They are not within the terms of the act.

(6) *Civilian field clerks, Signal Corps.* Civilian field clerks, Signal Corps, are civilian employees in the Mili-

tary Establishment, and are not within the terms of the act.

(7) *Postal agents serving in France.* Postal agents sent to France by the Post Office Department to handle field mail for the troops are civilian employees and are not within the terms of the act.

(8) *Contract surgeons.* Contract surgeons are civilians under employment by the United States by contract for their personal services as medical attendants to the troops and are not within the terms of the act. (See T. D. 7 W. R. [5] as to medical officers, Public Health Service.)

(9) *Contract nurses.* Civilians employed as "contract nurses" in the Army or Navy are not within the terms of the act. (But see T. D. 7 W. R. [6] as to enlisted male nurses.)

WILLIAM C. DE LANOY

Approved:

Director

W. G. McADOO

Secretary of the Treasury

N. B. Opposite paragraphs 90, 92, and 116, write "See Supplement No. 5."
(T. D. 9 W. R.)

Compulsory Allotment

Children in Custody of Divorced Wife

A compulsory allotment is required for children in custody of divorced wife where no alimony granted, under Section 201 of the Act of October 6, 1917.

Treasury Department
Bureau of War Risk Insurance
Div. of Military and Naval Insurance
December 20, 1917

An enlisted man is divorced from his wife and in the decree the divorced wife is given custody of the children but no alimony is granted for the support of either the wife or the children. Is the enlisted man required to make a compulsory allotment for the children?

The Act of October 6, 1917, stipulates no condition, except waiver or exemption under Section 201, upon which the children of an enlisted man may be deprived of their right to an allotment from his pay. This is in direct contrast to the right of a wife; for in Section 201 it is expressly provided that where the wife is divorced the allotment for her shall not exceed the amount specified in the decree to be paid to her. As to a divorced wife, therefore, the right to share in the enlisted man's pay is terminated upon the issuance of a decree awarding no alimony. The Act contains no such limitation, however, with respect to the rights of the children and such limitation should not be imposed unless the Act plainly requires it. It should be further noted that the basis of

the right to an allotment is essentially one of relationship, and that while the relationship of husband and wife may be terminated by law the relationship of father and child cannot.

The enlisted man must make a compulsory allotment for his children in the circumstances stated, unless the allotment is waived or an exemption is granted under Section 201 of the Act.

WILLIAM C. DE LANOY

Approved:

Director

W. G. McADOO

Secretary of the Treasury

N. B. Opposite paragraphs 90, 92, and 116, write "See Supplement No. 6."

(T. D. 10 W. R.)

Compulsory Allotment—Exemption

Regulation No. 3 relating to exemption from the compulsory allotment for children where they are in custody of divorced wife and no alimony granted for their support, under Section 201 of the Act of October 6, 1917.

Treasury Department

Bureau of War Risk Insurance

Div. of Military and Naval Insurance

December 20, 1917

Section 201 of the Act of October 6, 1917, contains the provision, with reference to the compulsory allotment, that

on the enlisted man's application or otherwise for good cause shown, exemption from the allotment may be granted upon such conditions as may be prescribed by regulations.

Section 13 contains the provision that

Wherever under any provision or provisions of the Act regulations are directed or authorized to be made, such regulations, unless the context otherwise requires, shall or may be made by the director, subject to the general direction of the Secretary of the Treasury.

Under the authority conferred by the foregoing provisions of the Act, the following regulation is issued relating to exemption from the compulsory allotment for children where they are in custody of divorced wife and no alimony granted for their support, under Section 201 of the Act of October 6, 1917.

Where an enlisted man is divorced from his wife and in the decree the divorced wife is given custody of the children but no alimony is granted for the support either of the wife or of the children, the enlisted man may, upon application to the Bureau, be exempted from the compulsory allotment. The application shall state the name and address of the divorced wife and the names and addresses of the children and shall be supported by evidence showing good cause, including a certified copy of the divorce decree and such other information as the Bureau may require.

WILLIAM C. DE LANOY

Director

Approved:

W. G. McADOO

Secretary of the Treasury

N. B. Opposite paragraphs 78, 101, and 107, write "See Supplement No. 7."
(T. D. 11 W. R.)

Allotments and Family Allowances

Prorating

Regulation No. 5 relative to the prorating of allotments and family allowances in certain contingencies, under Article 2 of the Act of October 6, 1917.

Treasury Department

Bureau of War Risk Insurance

Div. of Military and Naval Insurance

January 5, 1918

By virtue of the authority granted in Section 13 of the Act of October 6, 1917, the following regulation is issued relative to the prorating of allotments and family allowances for periods less than a month when certain events happen within the month.

(1) *Compulsory Allotments.* If a man is enlisted into or discharged from or dies in the military or naval service of the United States within any month the compulsory allotment to be made from his pay shall be prorated in accordance with the Government salary table. Upon the happening within any month of any event which gives rise to, or terminates, or increases or decreases the obligation to make a compulsory allotment, the compulsory allotment shall be prorated as above according to the number of days in the month that the obligation (or the increased or decreased obligation) to make a compulsory allotment existed.

(2) *Voluntary Allotments.* When a man is enlisted into or discharged from or dies in the military or naval

service of the United States within any month and makes a voluntary allotment to begin with the date of his enlistment, or to continue to the date of his discharge or death, the voluntary allotment to be made from his pay shall be prorated in accordance with the Government salary table. If the enlisted man was in the service on the first day of the month in which he makes a voluntary allotment, the allotment shall begin as of the first day of that month unless he specifies that it shall begin on the first day of a succeeding month.

(3) *Family Allowances.* In every case where the allotment (either compulsory or voluntary) is prorated the family allowance shall be prorated in like manner. But nothing herein shall interfere with the payment of the family allowance for one month after the enlisted man is discharged from the service as provided in Section 204.

(Signed) WILLIAM C. DE LANOY

Approved:

Director

(Signed) W. G. McADOO

Secretary of the Treasury

N. B. Opposite paragraph 108, write "See Supplement No. 8."
(T. D. 13 W. R.)

Allotment for Class B—Exemption from Allotment as a Condition to the Family Allowance

Regulation No. 7 concerning exemption from allotment for Class B as a condition to the family allowance, under Section 206 of the Act of October 6, 1917.

Treasury Department

Bureau of War Risk Insurance

Div. of Military and Naval Insurance

January 14, 1918

By virtue of the authority conferred in Sections 13 and 206 of the Act of October 6, 1917, the following regulation is issued concerning exemption from the allotment for Class B as a condition to the family allowance:

An enlisted man who is making a compulsory allotment for Class A shall, as a condition to securing the family allowance for Class B, be required to allot for Class B one-seventh of his monthly pay but not less than \$5, and shall be automatically exempted, without application, from any further allotment for Class B.

WILLIAM C. DE LANOY

Approved:

Director

W. G. McADOO

Secretary of the Treasury

N. B. Opposite paragraph 107 *et seq.*, write "See Supplement No. 9."

(T. D. 14 W. R.)

Treasury Decisions War Risk Insurance

Allotments and Family Allowances
Class B—Apportionment

Regulation No. 4 relative to the apportionment of the allotment for Class B and the family allowance.

Treasury Department

Bureau of War Risk Insurance

Washington, D. C., Jan. 29, 1918

By virtue of the authority conferred in Section 13 of the Act of October 6, 1917, the following regulation is issued relative to the apportionment of the allotment for Class B and the family allowance, under Section 208 of the Act of October 6, 1917.

(1) *Rule of Apportionment.* Whenever as indicated below an allotment or a family allowance is to be apportioned among the members of Class B the apportionment shall be on the basis of two shares for a parent and one share for each brother, sister, or grandchild. The total number of shares divided into the amount of the allotment or of the family allowance, as the case may be, will give the amount of each share.

(2) *Apportionment of Allotment.* (a) If the enlisted man makes an allotment for Class B and designates to whom the same shall be paid, the allotment shall be paid as designated by him.

(b) If the enlisted man makes an allotment for Class B but does not designate to whom the same shall be paid the allotment shall be apportioned among the named members of Class B according to the rule of apportionment above.

(3) *Apportionment of Family Allowance.* (a) If the allotment for Class B (whether made in a lump sum or otherwise) is sufficient to secure a family allowance for all persons for whom a family allowance is claimed, the total of the family allowance granted shall be apportioned among the named dependents in Class B according to the rule of apportionment above.

(b) If the allotment for Class B is made in a lump sum and is at least \$15 but less than one-half of the enlisted man's monthly pay and is not sufficient to secure the family allowance for all persons for whom a family allowance is claimed, the allotment shall be considered made in the manner most effective for securing family allowances; provided that the sum of the family allowances that may be granted as specified in Section 204 does not exceed the total sum allotted, subject, however, to the limitations of Section 207. The family allowance granted shall be apportioned among the named dependents in Class B according to the rule of apportionment above.

(c) If individual allotments are made for the several members of Class B and the sum of the allotments is at least \$15 but less than one-half of the enlisted man's monthly pay and if any of the individual allotments is less than the corresponding family allowance (as specified in Section 204) for the individual member for whom a family allowance is claimed the total allotment shall be considered made in the manner most effective for securing family allowances; provided, that the sum of the total family allowances that may be granted as specified in Section 204 does not exceed the total sum allotted, subject, however, to the limitations of Section 207. The

family allowance granted shall be apportioned among the named dependents in Class B according to the rule of apportionment above.

WILLIAM C. DE LANOY

Director

Approved:

W. G. McADOO

Secretary of the Treasury

N. B. Opposite paragraph 107 *et seq.*, write "See Supplement No. 10."
(T. D. 15 W. R.)

Treasury Decisions War Risk Insurance

Allotment for Class B—Excess Over Amount
Necessary as a Condition to the
Family Allowance

Regulation No. 8 relative to the amount of the allotment for Class B to be considered in determining whether the limitation as to habitual contributions has been exceeded, under Section 207 of the Act of October 6, 1917.

Treasury Department
Bureau of War Risk Insurance
Washington, D. C., Jan. 29, 1918

By virtue of the authority conferred in Section 13 of the Act of October 6, 1917, the following regulation is issued relative to the amount of the monthly allotment for Class B to be considered in determining whether the limitations in Section 207 (b) as to habitual contributions has been exceeded:

In determining whether the total monthly allowance added to the monthly allotment for Class B is in excess of the average sum habitually contributed monthly by the enlisted man to his dependents, only so much of the monthly allotment shall be considered as is necessary as a condition to the family allowance; and any excess allotment over the amount necessary as a condition to the family allowance shall be transmitted to the dependents as an additional contribution by the enlisted man.

WILLIAM C. DE LANOY

Approved:

Director

W. G. McADOO

Secretary of the Treasury

N. B.—Opposite paragraph 281, write "See Supplement No. 11."

Abstract of Soldiers' and Sailors' Civil Relief Act, for Home Service Sections

(N. B.—Paragraphs preceded by an asterisk (*) refer to action which may be taken by Home Service Sections. The others refer to action to be taken by the court, by the man himself or by his lawyer, and are included here merely for your information.)

I. If judgment by default is threatened against a soldier or sailor† while he is in military service:

*1. Read carefully Sec. 200, Subdivs. 1, 2 and 3, and Sec. 601.

*2. Write to the Adjutant General of the Army, the chief of the Bureau of Navigation of the Navy, or to the Commandant, U. S. Marine Corps, for the certificate provided for in Sec. 201, proving that the man is in military service.

*3. Notify the court in which the action is pending that the defendant is a soldier or sailor, and, if it has been obtained, present the certificate just mentioned in proof of that fact.

4. The act requires the plaintiff, before entering a judgment by default, to file an affidavit setting forth either (a) that the defendant is not in military service; (b) that he is in military service, or (c) that the plaintiff is not able to determine whether or not defendant is in such service.

5. Unless affidavit is filed that defendant is not in military service, judgment cannot be entered without first securing a special order from the court directing such entry, and the court may require the plaintiff to file a bond to indemnify the defendant, if in military service, against any loss he may suffer by reason of the judgment, if the judgment should thereafter be set aside.

† The Act applies not only to members of the military and naval establishments of the United States ordinarily described by the terms "soldiers," "sailors," and "marines," but also to members of the Coast Guard, officers of the Public Health Service detailed to the Army or Navy, members of the Lighthouse Service and Coast and Geodetic Survey who have been transferred to the War Department or Navy Department, members of the Nurse Corps, Army field clerks, field clerks of the Quartermaster's Corps, and civilian employees on duty with military forces. For a complete list see Sec. 101, Subdiv. 1.

The term "military service" used in the Act signifies active service with Army or Navy which includes the period during which such persons are absent from duty on account of wounds, sickness, leave or other lawful cause.

6. If the defendant is in military service, no judgment may be entered against him even by special order of the court until the court shall have appointed an attorney to protect the defendant's interests.

*7. Apply to the court for the appointment of such an attorney. Such attorney may not waive any right of the person for whom he is appointed or bind him by his acts.

8. In any action or proceeding in which a soldier or sailor is a party, either as defendant or as *plaintiff*, if he is in military service and does not appear personally or by his authorized attorney, the court may similarly appoint an attorney to represent him and also require a bond, as above mentioned, to protect his rights.

II. If judgment by default has been rendered against a soldier or sailor while he was in military service (or within 30 days thereafter):

*1. Read carefully Sec. 200, Subdiv. 4.

*2. Endeavor to determine (a) whether he "was prejudiced by reason of his military service in making his defense thereto," and (b) whether he "has a meritorious or legal defense to the action." These are legal questions and should not be settled in the negative except upon the advice of a competent lawyer.

*3. Unless these two questions are decided negatively, advise the soldier or sailor *within 90 days after termination of his military service* (determined by date of discharge from active service) to make application, either in person or through his lawyer, to the court which rendered the judgment, to have the same vacated.

4. If the court decides the two points mentioned under paragraph 2 immediately above affirmatively, it may vacate the judgment.

III. If legal proceedings are commenced against a soldier or sailor while he is in military service (or within 60 days thereafter):

*1. Read carefully Secs. 201 and 203.

*2. Endeavor to determine whether "the ability of the defendant to conduct his defense is materially affected by reason of his military service." In most instances this is a legal question and should not be determined in the negative without the advice of a competent lawyer.

*3. Unless this point has been determined negatively, apply to the court in which the proceeding has been commenced,

stating that the defendant is a soldier or sailor and presenting the certificate provided for by Sec. 601, if you have been able to obtain it.

4. The court may, if it agrees with your determination of the point involved in paragraph 2 immediately above, (a) grant a stay† of the proceedings; (b) stay execution of any judgment or order which may have been entered against the soldier or sailor, or (c) vacate or stay any attachment or garnishment of property in pursuance of such order or judgment. (If an action upon a contract is stayed, no fine or penalty shall accrue by reason of failure to comply with the contract during the period of such stay.)

5. A court may grant a similar stay in any proceedings commenced during such period of military service or within 60 days thereafter *in which the soldier or sailor is a complainant*, if convinced that his "ability to prosecute the action is materially affected by reason of his military service."

*6. The procedure to be followed by Home Service representatives in such case is similar to that just outlined with reference to proceedings in which the soldier or sailor is a defendant.

IV. If a fine or penalty has been incurred by a soldier or sailor while he is in military service, for non-performance of some obligation:

*1. Read carefully Sec. 202.

*2. Endeavor to determine whether by reason of such service his ability to perform the obligation was "materially impaired." In most cases this will be a legal question and should not be decided in the negative without the advice of a competent lawyer.

*3. Unless this is decided negatively, make application to any court of civil jurisdiction, through an attorney if possible, stating the fact that the fine or penalty has been incurred by a soldier or sailor, and presenting, if possible, in proof of this fact, the certificate provided for in Sec. 601.

4. The court may then grant relief against the enforcement of such fine or penalty.

V. If the family‡ of a soldier or sailor is threatened with eviction:

*1. Read carefully Sec. 300.

*2. Determine whether *the rent is over \$50 a month*. To such cases the Act does not apply.

†Any stay granted under the Act may be for the period of military service and three months thereafter or any part of such period, and subject to such terms as the court may think just.

‡Wife, children or other dependents of the soldier or sailor.

*3. Endeavor to determine whether "the ability of the tenant to pay the agreed rent is materially affected by reason of such military service." (This may be determined in part from a comparison of the income and expenses of the family *prior* to such military service and *thereafter*.)

*4. If you believe it is, apply to the court having charge of the proceedings (under the Act the family may not be evicted without special leave of the court), stating that the proceeding is against the family of a soldier or sailor, and, if possible, presenting in proof of this fact the certificate provided for in Sec. 601. Also state the grounds for your determination of the point involved in Par. 3 immediately above.

5. Unless the court disagrees, it may stay the proceedings for not longer than three months or make such other order as it deems just.

*6. If in your opinion the facts warrant it, endeavor to have written application made to the War Department or Navy Department for an allotment of pay sufficient to meet the rent. If possible, this application should be made by the man himself or by his family.

*7. If any person attempts to evict the family of a soldier or sailor (for rent amounting to \$50 a month or less) without a court order, advise a member of the family to call a police officer, and, if necessary to prevent the eviction, to demand that such person be arrested for a misdemeanor under Sec. 300, Subdiv. 3. If an arrest becomes necessary, the complainant should be a member of the soldier's or sailor's family and not a representative of the Home Service Section.

VI. If property purchased on the instalment plan by a soldier or sailor is about to be retaken:

*1. Read carefully Sec. 301.

*2. Determine whether the soldier or sailor paid a deposit or instalment thereon before entering military service. If not, the Act does not apply.

*3. Endeavor to determine whether the soldier's or sailor's ability to comply with the terms of the contract is materially affected by reason of his military service.

*4. If you believe it is, apply to the court having charge of the proceedings to resume possession (the Act prohibits such resumption except by court action), stating the grounds for your belief on this point and showing that the person affected is a soldier or sailor, proving it, if possible, by presenting the

certificate provided for in Sec. 601. Also show that one instalment was paid before entry into military service.

5. The court may then (a) order a stay of proceedings, or (b) order repayment of prior instalments as a condition of resuming possession, or (c) make such other disposition of the matter as seems just.

*6. If any person attempts without court order to seize property thus purchased by a soldier or sailor, for non-payment of an instalment (provided one instalment was paid before entry into military service), advise a member of the soldier's or sailor's family to call a police officer and, if necessary to prevent removal of the property taken, to demand that the person be arrested for a misdemeanor under Sec. 301, Subdiv 1-A. If arrest becomes necessary, the complainant should be a member of the family affected and not a representative of the Home Service Section.

VII. If a mortgage is about to be foreclosed on property of a soldier or sailor:

*1. Read carefully Sec. 302.

*2. Determine (a) whether the mortgage is *dated prior to March 8, 1918*; (b) whether the property was owned by the soldier or sailor prior to entering military service, and (c) whether it is still owned by him. Unless all of these facts exist the Act does not apply.

*3. Endeavor to determine whether his ability to comply with the terms of the obligation is materially affected by reason of his military service.

*4. If you think it is, apply to the court in which the proceedings for foreclosure are pending, stating that the defendant is a soldier or sailor, and, if possible, presenting in proof of this fact the certificate provided for by Sec. 601. The court may then stay the proceedings or make such other disposition of the matter as seems just.

5. The property cannot legally be sold under the terms of the mortgage until three months after termination of such soldier's or sailor's military service without an order of sale granted by the court.

VIII. If a soldier or sailor has an insurance policy or a fraternal benefit membership, the payments upon which he fears he may not be able to keep up:

1. The Government under the conditions set forth in article 4 of the Act will guarantee to the insurance company or organization the payment of the premiums. *The benefits of this article are available only upon application by the man himself.*

*2. Advise the man's family to write to him urging him to obtain, through his commanding officer, the pamphlet entitled: "Memorandum Regarding Life Insurance of Men in Active Military Service under the Soldiers' and Sailors' Civil Relief Act," issued by the Bureau of War Risk Insurance together with the application blank and instructions for filling out the same. The Bureau of War Risk Insurance prefers that the applications be completed under the direction of the insurance officer of the post at which the applicant is stationed. The following is quoted from the pamphlet referred to above:

When Such Persons May Apply

The benefits of the act are available only to persons in active military service, including the period during which such person is absent from duty on account of sickness, wounds, leave, or other lawful causes.

Persons on the retired list and reserves shall not be entitled to the benefits of the Act until ordered to active service.

The benefits of the Act are only available to persons in the service, from March 8, 1918 (the date of the approval of the Act), and to persons entering active service after that date, from such date of entry.

The benefits are only available during the period of military service, as defined in the Act.

On What Policies Will Relief be Granted?

Relief is extended only under such policies and certificates as come within the provisions of the Act, if the premiums on such policies are not in arrears for more than one year at the time of applying for such relief.

Relief is available under certain contracts of life insurance on the level premium or legal reserve plan and under certain benefits in the nature of life insurance, through membership in fraternal or beneficial associations or other form of association, corporation, or partnership providing life insurance on the life of an individual or individuals.

How to Apply for Relief

Relief must be applied for by the insured, and on duplicate forms provided.

The application must be sent to the life insurance company or fraternal society or other insurance organization. If, however, the insured is not certain of the insurance company or organization, or its proper address, he may send the application to the Insurance Section, Bureau of War Risk Insurance, Treasury Department, Washington, D. C., to be forwarded.

A copy of the application, on the form, "Copy of application," must be sent to the Insurance Section, Bureau of War Risk Insurance, Treasury Department.

On What Policies May Relief be Obtained?

Relief under this Act is available only on policies which conform to all the following requirements:

The policies must have been issued and had at least one premium paid thereon prior to September 1, 1917.

The policies must be on the lives of persons in the military service of United States, as defined in section 101 of the Act.

The policies must have been issued either by insurance companies or associations which are required by law to maintain a reserve, or by insurance companies or associations which, if not so required, have

made or shall make provision for the collection from all their insured of a premium to cover the special war risk of those insured persons who are in military service.

Policies in force under their terms up to but not exceeding a total face value of \$5,000, irrespective of the number of policies on a single life, whether in one or more companies.

On What Policies Will Relief be Unobtainable?

Policies which are void, or which may at the option of the insurer be voidable, if the insured is in military service, either in this country or abroad.

Policies which, as a result of the insured being in military service, either in this country or abroad, provide for the payment of any sum less than the face thereof or for the payment of an additional amount as premium.

Policies on which premiums are due and unpaid for a period of more than one year at the time of making application for relief.

Policies on which there is outstanding a policy loan or other indebtedness equal to or greater than 50 per cent of the *cash surrender value* of the policy.

Additional Provisions of the Act

When one or more applications are made under the Act by any one person in military service in respect of insurance exceeding a total face value of \$5,000, whether on one or more policies or in one or more companies, and the insured shall not in his application indicate an order of preference, the Bureau of War Risk Insurance, Treasury Department, shall reject such policies as have the inferior cash surrender value, so as to reduce the total benefits conferred within the face value of \$5,000. If necessary to secure exactly \$5,000, the Bureau may have the policies divided.

Before any loan or settlement can be made on any policy receiving relief under the Act the written consent of the Bureau of War Risk Insurance, Treasury Department, must be obtained.

In the event of the death of the person insured, while receiving the benefits under this Act, the amount of the premiums advanced by the Government, with interest, shall be deducted from the proceeds of the policy.

If the insured does not, within one year after the termination of his period of military service, or within one year after the termination of the war, pay to the insurance company or organization all past-due premiums, with interest thereon from their several due dates at the rate provided in the policy for policy loans, the policy shall, at the end of such year, immediately lapse and become void, and the insurance company or organization shall thereupon become liable to pay the cash surrender value thereof, if any; *Provided*, That if the insured is in the military service at the termination of the war such lapse shall occur and surrender value be payable at the expiration of one year after the termination of the war.

IX. If proceedings are threatened to collect taxes or assessments against property of a soldier or sailor or of his dependents:

*1. Read carefully Sec. 500.

*2. Determine whether (a) the taxes or assessments became due *after his entrance into military service*; (b) whether the property was owned or occupied for dwelling or business

purposes by himself or his dependents *before entry into military service*, and (c) whether the property is still so occupied by either his dependents or his employees. Unless all these facts exist the Act does not apply.

*3. Endeavor to determine whether his ability to pay such taxes or assessments is materially affected by reason of such military service. The determination of this point may demand the assistance of a lawyer.

*4. Unless this question is determined in the negative, file with the officer whose duty it is to collect such taxes or assessments an affidavit by the soldier or sailor or by anyone in his behalf, showing the facts determined under paragraphs 2 and 3. If this is done, no sale of the property can be made to enforce the collection of such taxes or assessments without leave of court granted upon application by the officer charged with such collection. Upon such application the court may stay proceedings for such collection for a period not extending more than six months after the termination of the war.

5. If the court permits such sale and the time allowed by local statutes for redemption in such cases has expired, the soldier or sailor may nevertheless redeem such property at any time within six months after the termination of the war.

6. The Act provides that interest at six per cent shall accrue upon such unpaid taxes or assessments, but that no other penalty shall be incurred by reason of such non-payment.

X. If a soldier or sailor has started a homestead, mining or other claim on public lands prior to entering military service:

1. The Act provides that no such claim shall be forfeited or prejudiced by reason of his absence from the land during the period of such service or of his failure to do any act required by law to perfect such claim.

2. The Act does not prohibit him from taking any action during the term of military service for the perfection of such claim, and provides that any affidavit or other proof required by law in connection with the perfection of such a claim, initiated prior to military service, may be taken before his commanding officer with the same legal effect as if taken before the Register of the U. S. Land Office.

N. B.—Opposite paragraph 96 *et seq.*, write "See Supplement No. 12"
(T. D. 16 W. R.).

Limitation as to Habitual Contributions— Applicability.

Regulation relative to the applicability of the limitation as to habitual contributions in section 207 (b) of the war-risk insurance act.

TREASURY DEPARTMENT,
BUREAU OF WAR-RISK INSURANCE,
Washington, D. C., February 8, 1918.

By virtue of the authority conferred in section 13 of the war-risk insurance act, the following regulation is issued relative to the applicability of the limitation as to habitual contributions in section 207 (b) of the war-risk insurance act.

(1) *Dependency arising prior to both enlistment and October 6, 1917.*—If the member of class B, for whom an enlisted man makes a monthly allotment in accordance with section 206 and claims a family allowance, became dependent in whole or in part on the enlisted man prior to both enlistment and October 6, 1917, the limitation as to habitual contributions in section 207 (b) is applicable and the average sum habitually contributed by him monthly may be computed as of the period (not exceeding one year) of dependency immediately preceding his enlistment or immediately preceding October 6, 1917, whichever period the enlisted man prefers.

(2) *Dependency arising prior to enlistment or October 6, 1917, but not prior to both.*—If the member of class B, for whom the enlisted man makes a monthly allotment in accordance with section 206 and claims a family allowance, became dependent in whole or in part on the enlisted man prior to enlistment or prior to October 6, 1917, but not prior to both, the limitation as to habitual contributions in section 207 (b) is applicable, and the average sum habitually contributed by him monthly shall be computed as of the period (not exceeding one year) of dependency immediately preceding his enlistment or immediately preceding October 6, 1917, as the case may be.

(3) *Dependency arising subsequent to both enlistment and October 6, 1917.*—If the member of class B, for whom the enlisted man makes a monthly allotment in accordance with section 206 and claims a family allowance, becomes dependent in whole or in part on the enlisted man subsequent to both enlistment and October 6, 1917, the limitation as to habitual contributions in section 207 (b) is not applicable, and family allowances will be paid without regard to such limitation.

WILLIAM C. DE LANOY, *Director.*

Approved:

W. G. McADOO,
Secretary of the Treasury.

A R C 207

Supplement 13

N. B.—Opposite paragraph 75 *et seq.*, write "See Supplement No. 13"
(T. D. 17 W. R.).

Dependency—Definition.

Regulation relative to the definition of dependency.

TREASURY DEPARTMENT,
BUREAU OF WAR-RISK INSURANCE,
Washington, D. C., February 28, 1918.

By virtue of the authority conferred in section 13 of the war-risk insurance act, the following regulation is issued relative to the definition of dependency:

For the purposes of the war-risk insurance act a person is dependent in whole or in part upon another when he is compelled to rely, and the relations between the parties are such that he has a right to rely in whole or in part, on the other for his support.

WILLIAM C. DE LANOY, *Director.*

Approved:

W. G. McADOO,
Secretary of the Treasury.

N. B.—Opposite paragraphs, 127, 132 and 139, write "See Supplement No. 14"
(T. D. 20 W. R.).

Total Disability.

Regulation No. 11 relative to the definition of the term "total disability" and the determination as to when total disability shall be deemed permanent.

TREASURY DEPARTMENT,
BUREAU OF WAR-RISK INSURANCE,
Washington, D. C., March 9, 1918.

By virtue of the authority conferred in section 13 of the war-risk insurance act, the following regulation is issued relative to the definition of the term "total disability" and the determination as to when total disability shall be deemed permanent:

Any impairment of mind or body which renders it impossible for the disabled person to follow continuously any substantially gainful occupation shall be deemed, in Articles III and IV, to be total disability.

"Total disability" shall be deemed to be "permanent" whenever it is founded upon conditions which render it reasonably certain that it will continue throughout the life of the person suffering from it. Whenever it shall be established that any person to whom any installment of insurance has been paid as provided in Article IV, on the ground that the insured has become totally and permanently disabled, has recovered the ability to continuously follow any substantially gainful occupation, the payment of installments of insurance shall be discontinued forthwith and no further installments thereof shall be paid so long as such recovered ability shall continue.

WILLIAM C. DE LANOY, *Director.*

Approved:

W. G. McADOO,
Secretary of the Treasury.

N. B.—Opposite Supplement 7 write "See Supplement No. 15"
(T. D. 21 W. R.).

Allotments Not Prorated on Change of Pay.

Regulation No. 13 relative to the basis on which allotments shall be computed when the rate of pay is changed within the month.

TREASURY DEPARTMENT,
BUREAU OF WAR-RISK INSURANCE,
Washington, D. C., March 19, 1918.

By virtue of the authority conferred in section 13 of the war-risk insurance act, the following regulation is issued relative to the basis on which allotments shall be computed when the rate of pay is changed within the month:

If an enlisted man is making an allotment for class A or for class B or for both and his rate of pay is changed within the month the allotment for such month shall not be prorated but shall be computed on the basis of monthly pay at the lowest rate payable to the enlisted man at any time during the month in which the change occurred.

In so far as the foregoing regulation is inconsistent with Regulation No. 5 (T. D. 11 W. R.) relative to the prorating of allotments, the said Regulation No. 5 is hereby modified.

WILLIAM C. DE LANOY, *Director.*

Approved:

W. G. McADOO,
Secretary of the Treasury.

N. B.—Opposite paragraph 188 write "See Supplement No. 16."

Canadian Separation Allowance.

Canadian separation allowance paid to the dependents of those below the rank of Sergeant was increased December 1, 1917, from \$20.00 to \$25.00 per month.

N. B.—Opposite paragraphs 289 and 297, write "See Supplement No. 17."

(T. D. 22 W. R.)

Funeral Expenses

Regulation relative to the payment of funeral expenses of persons who die while in the military or naval service.

TREASURY DEPARTMENT,
BUREAU OF WAR-RISK INSURANCE,
Washington, D. C., March 18, 1918.

By virtue of the authority conferred in sections 13 and 301 of the war-risk insurance act, the following regulation is issued relative to the payment of funeral expenses of persons who die while in the military or naval service:

If a person in the military or naval forces dies while in the service, the United States shall, upon written application therefor, pay the reasonable funeral expenses (including the expense of burial and the return of the body of the deceased to his home) in a sum not to exceed \$100, irrespective of whether a right to compensation accrues under Article III. Only such expenses shall be included as are customary up to and including the actual burial or cremation of the body. Application for such expenses shall be made, on or in substantial conformity with blanks prescribed by the bureau, by the person who incurred the expenses and should be accompanied by an itemized account and, wherever practicable, by receipted bills. The payments made hereunder shall be supplemental to any payments made by the War Department or Navy Department from appropriations available to such departments for similar purposes.

WILLIAM C. DE LANOY,
Director.

Approved:

L. S. ROWE,

Acting Secretary of the Treasury.

N. B.—Opposite paragraph 145, write "See Supplement No. 18."
(T. D. 23 W. R.)

Unpaid Premiums Withheld from Proceeds of Insurance

Regulation relative to withholding unpaid premiums from the proceeds of insurance.

TREASURY DEPARTMENT,
BUREAU OF WAR-RISK INSURANCE,
Washington, D. C., April 8, 1918.

By virtue of the authority conferred in section 13 of the war-risk insurance act, the following regulation is issued relative to withholding unpaid premiums from the proceeds of insurance:

Upon the maturity of any insurance granted under Article IV of the war-risk insurance act the Bureau of War-Risk Insurance shall withhold from the proceeds thereof the amount of any unpaid premiums.

WILLIAM C. DE LANOY,
Director.

Approved:

R. C. LEFFINGWELL

Acting Secretary of the Treasury.

N. B.—Opposite paragraph 134, write "See Supplement No. 19."
(T. D 24 W. R.)

Certificates of Disability

Regulation relative to the sufficiency of certificates of disability for the purpose of making an award.

TREASURY DEPARTMENT,
BUREAU OF WAR-RISK INSURANCE,
Washington, D. C., March 20, 1918.

By virtue of the authority conferred in section 13 of the war-risk insurance act, the following regulation is issued relative to the sufficiency of certificates of disability for the purpose of making an award:

If a person is discharged from the military or naval forces on a certificate of disability, such certificate shall be deemed sufficient, as to the facts therein stated, for the purpose of making an award; but such certificate shall not be held to preclude the director from reviewing and modifying the award in accordance with the facts as they may be subsequently established to his satisfaction.

WILLIAM C. DE LANOY,
Director

Approved:

L. S. ROWE,

Acting Secretary of the Treasury.

N. B.—Opposite paragraph 146, write "See Supplement No. 20."
(T. D. 25 W. R.)

Insurance—Change of Beneficiaries

Regulation relative to making a change of beneficiary, under Article IV of the war-risk insurance act.

TREASURY DEPARTMENT,
BUREAU OF WAR-RISK INSURANCE,
Washington, D. C., March 20, 1918.

By virtue of the authority conferred in sections 13 and 402 of the war-risk insurance act, the following regulation is issued relative to making a change of beneficiary:

(1) Every change of beneficiary shall be made in writing and shall be signed by the insured and be witnessed by at least one person. No change of beneficiary shall be valid unless and until it is recorded in the Bureau of War-Risk Insurance. A change of beneficiary shall, wherever practicable, be made upon blanks prescribed by the bureau.

(2) A change of beneficiary may be made by last will and testament. Payments of installments of insurance shall be made to the beneficiaries last of record in the bureau until the bureau receives notice of such change. In the absence of any beneficiary of record, payments shall be made according to the laws of intestacy, as provided in Article IV, until the bureau receives notice that a beneficiary was designated by last will and testament.

WILLIAM C. DE LANOY,
Director

Approved:

L. S. ROWE,
Acting Secretary of the Treasury.

N. B.—Opposite paragraphs 328 and 329, write "See Supplement No. 21."

Additional List of U. S. Army Cantonments, Training Camps and Minor Military Establishments

Regular Army Divisions

3rd Division, R. A., Camp Greene, Charlotte, N. C.
 4th Division, R. A., Camp Greene, Charlotte, N. C.
 5th Division, R. A., Camp Logan, Houston, Tex.
 6th Division, R. A., Camp McClellan, Anniston, Ala.
 7th Division, R. A., Camp Wheeler, Macon, Ga.
 8th Division, R. A., Camp Fremont, Palo Alto, Cal.
 15th Division, Cavalry, Fort Bliss, Tex.

Recruit Depots

Columbus Barracks, Ohio.	Fort McDowell, Cal.
Jefferson Barracks, Mo.	Fort Slocum, N. Y.
Fort Logan, Colo.	Fort Thomas, Ky.

Ports of Embarkation

Hoboken, N. J.	Baltimore, Md.
Newport News, Va.	Philadelphia, Pa.

Coast Artillery Districts

North Pacific Coast Artillery District, Seattle, Wash.
 South Pacific Coast Artillery District, Monadnock Bldg., San Francisco, Cal.
 North Atlantic Coast Artillery District, Boston, Mass.
 South Atlantic Coast Artillery District, Charleston, S. C.
 Middle Atlantic Coast Artillery District, Fort Totten, N. Y.

Miscellaneous

U. S. Military Academy, West Point, N. Y.
 U. S. Disciplinary Barracks, Fort Leavenworth, Kan.
 Pacific Branch, U. S. Disciplinary Barracks, Alcatraz, Cal.
 Atlantic Branch, U. S. Disciplinary Barracks, Fort Jay, N. Y.
 Coast Artillery School, Fort Monroe, Va.
 Army Service Schools, Fort Leavenworth, Kan.
 Mounted Service School, Fort Riley, Kan.
 Infantry School of Arms, Fort Sill, Okla.
 School of Fire for Field Artillery, Fort Sill, Okla.

Medical Officers' Training Camps

Fort Oglethorpe, Ga.	Allentown, Pa. (Ambulance Corps).
Fort Riley, Kan.	

Quartermaster Corps Training Camps

Camp Joseph E. Johnston, Jacksonville, Fla.
Camp Meigs, Washington, D. C.

Ordnance Officers' Training Camps

Camp Meade, Admiral, Md.

Engineer Officers' Training Camps

Camp Lee .Petersburg, Va. Camp Humphrey, Belvoir, Va.

Ordnance Motor Instruction Schools

Motor Equipment Instruction Schools, Peoria, Ill. (Tank.)
Motor Equipment Instruction School, Kenosha, Wis.
Motor Equipment Instruction School, Clintonville, Wis.

Signal Corps Officers' Training Camps

Camp Alfred Vail, Little Silver, N. J.
Camp J. B. Morse, Leon Springs, Tex.
Fort Leavenworth, Tex.

Aviation Section

FLYING SCHOOLS

Call Field, Wichita Falls, Tex.	Rich Field, Waco, Tex.
Chandler Field, Essington, Pa.	Rockwell Field, San Diego, Cal.
Chanute Field, Rantoul, Ill.	Scott Field, Belleville, Ill.
Ellington Field, Houston, Tex.	Selfridge Field, Mt. Clemens' Mich.
Gerstner Field, Lake Charles, La.	Taliaferro Field No. 1, Fort Worth, Tex. (Hicks.)
Hazelhurst Field, Mineola, N. Y.	Taliaferro Field No. 2, Fort Worth, Tex. (Everman.)
Kelly Field, No. 1, San Antonio, Tex.	Taliaferro Field No. 3, Fort Worth, Tex. (Benbrook.)
Kelly Field No. 2, San Antonio, Tex.	Wilbur Wright Field, Dayton, Ohio.
Love Field, Dallas, Tex.	Brooks Field, San Antonio, Tex.
Eberts Field, Lonoke, Ark.	Carlstrom Field, Arcadia, Fla. (Field No. 1.)
Taylor Field, Montgomery, Ala.	
Dorr Field, Arcadia, Fla. (Field No. 2.)	
Park Field, Millington, Tenn.	
Post Field, Fort Sill, Okla.	

EXPERIMENTAL AVIATION FIELDS

Langley Field, Hampton, Va.
McCook Field. (Address—Airplane Engineering Dept., Signal Corps,
Lindsey Building, Dayton, Ohio.)

MISCELLANEOUS SCHOOLS

Aerial Photographic School, Hamp- ton, Va.	Civilian Balloon School, San An- tonio, Tex.
Army Balloon School, Fort Omaha, Neb.	Civilian Balloon School, Macon, Ga.
Ground Officers' Training School, Kelly Field No. 2, San Antonio, Tex.	Radio School, College Park, Md. Radio School, Camp Alfred Vail, Little Silver, N. J.
School for Aerial Observers, Fort Sill, Okla.	Missouri Aeronautical School (Army Balloon School), St. Louis, Mo.

PHOTOGRAPHIC SCHOOLS

Langley Field, Hampton, Va. Fort Sill, Okla. (Post Field.)
Cornell University, Ithaca, N. Y. Columbia University, New York City.

GROUND SCHOOLS

School of Military Aeronautics, Cornell University, Ithaca, N. Y.
School of Military Aeronautics, Princeton University, Princeton, N. J.
School of Military Aeronautics, University of Illinois, Urbana, Ill.
School of Military Aeronautics, University of Texas, Austin, Tex.
School of Military Aeronautics, University of California, Berkeley, Cal.
Massachusetts Institute of Technology, Cambridge, Mass. (Engineer Officers.)
Georgia School of Technology, Atlanta, Ga. (Supply Officers.)
University of Ohio, Columbus, Ohio. (Adjutants.)

War Prison Barracks

Fort Oglethorpe, Ga. Fort Douglas, Utah.
Fort McPherson, Ga.

U. S. Army General Hospitals

U. S. Army General Hospital No. 1, Bainbridge Ave. and Gun Hill Rd.
New York City.
U. S. Army General Hospital No. 2, Fort McHenry, Md.
U. S. Army General Hospital No. 3, Colonia, N. J.
U. S. Army General Hospital No. 4, Fort Porter, N. Y.
U. S. Army General Hospital No. 5, Fort Ontario, N. Y.
U. S. Army General Hospital No. 6, Fort McPherson, Ga.
U. S. Army General Hospital No. 7, Roland Park, Baltimore, Md.
U. S. Army General Hospital No. 8, Otisville, N. Y.
Army and Navy General Hospital, Hot Springs, Ark.
Walter Reed General Hospital, Takoma Park, Washington, D. C.
Letterman General Hospital, Presidio of San Francisco, Cal.
Army General Hospital, Fort Bayard, N. M.

Reserve Officers' Training Camps

Fort Oglethorpe, Ga. Leon Springs, Tex.
(Also one training camp in each National Army and National Guard Division.)

N. B.—Opposite paragraph 332, write "See Supplement No. 22."

How to Compute Enlisted Men's Pay for Foreign Service

The rates of pay which "are automatically increased 20% for men in the foreign service" (see note at beginning of paragraph 332) are not the rates of pay for home service *in time of war* which are shown in the table in paragraph 332.

For each enlisted man the law provides:

- | | |
|--|------|
| (a) Base pay— <i>i. e.</i> , the lowest rate of pay for his position in times of peace, excluding all allowances, additional compensation, foreign service pay, etc. (See section 698, Military Law.) The base pay of a private of infantry during his first enlistment period is, per month,..... | \$15 |
| (b) Foreign service pay— <i>i. e.</i> , an increase of 20% over the base pay. (See Act of June 30, 1902; U. S. Compiled Statutes of 1916, section 2094.) The foreign service pay of a private of infantry is therefore..... | 3 |
| (c) War pay— <i>i. e.</i> , an increase of either \$15, \$12, \$8 or \$6 per month, depending upon the amount of base pay, throughout the period of the present war. (See Act of May 18, 1917, section 10.) For a private of infantry this increase is..... | 15 |
| Total for private of infantry, first enlistment period.... | |
| | \$33 |

Furloughs to Engage in Agriculture

An Act to authorize the Secretary of War to grant furloughs without pay and allowances to enlisted men of the army of the United States and general order issued thereunder.

PUBLIC—No. 105—65TH CONGRESS.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That, whenever during the continuance of the present war in the opinion of the Secretary of War the interests of the service or the national security and defense render it necessary or desirable, the Secretary of War be, and he hereby is, authorized to grant furloughs to enlisted men of the Army of the United States with or without pay and allowances or with partial pay and allowances, and, for such periods as he may designate, to permit said enlisted men to engage in civil occupations and pursuits: Provided, That such furloughs shall be granted only upon the voluntary application of such enlisted men under regulations to be prescribed by the Secretary of War.

Approved, March 16, 1918.

GENERAL ORDERS, }
No. 31. }

WAR DEPARTMENT,
Washington, D. C., April 2, 1918.

1. It is the intention to make use of the authority to grant furloughs to enlisted men in accordance with the act of March 16, 1918 (Public 105, 65th Cong.), to enable them to engage in agriculture during the present farming season for the purpose of augmenting the agricultural production. For this reason commanding officers may grant such furloughs within the rules here announced whenever it appears that the granting of such furloughs will contribute to the purpose for which they were intended. But it is desired to reduce to a minimum the interference thereby created in the progress of military training and preparation; therefore, whenever the furloughing of an enlisted man substantially interferes with the training or preparation of the organization of which he is a member, the applications will be denied, in which case the reason for the denial will be indorsed upon the application. Furloughs granted under this order will be for short periods, largely for seeding and harvesting time. They may be given by commanding officers of

posts, camps, cantonments, divisions, and departments. Such furloughs will not be granted to enlisted men of or above the grade of first sergeant; nor will they be granted in an organization that has been ordered or is in transit from points of mobilization or training to a port of embarkation; and all furloughs granted will be recalled and the men ordered to their organizations when the latter have received preparatory orders for duty overseas. Furloughs granted under this order will be without pay and allowances except that enough pay will be retained in each case to meet allotments in force on the date of this order, war-risk insurance and pledges on Liberty bonds.

2. Furloughs to specially qualified experts in agriculture needed in the service of the United States Department of Agriculture may be granted by the Secretary of War upon application therefor by the Secretary of Agriculture; or in the service of agricultural colleges, established under Federal law and regularly receiving Federal funds, upon application therefor by the presidents or other executive heads of such colleges, provided such furloughs are voluntarily accepted by the persons desired.

3. Individual applications for furloughs submitted by relatives will be on Form 1035 P. M. G. O., which form will be furnished the local boards. After sections 1 and 2 are made out by the applicant the form will be given the local board having jurisdiction of the registrant and it will complete section 3 of the form and then secure the action of the county agent or representative of the Department of Agriculture, and if there be no such county agent or representative, then by the Government appeal agent of the local board. The application will then be forwarded to the soldier's post, camp, or cantonment commander and the soldier given an opportunity to sign section 5 of the form, which signature will be considered as a voluntary application for the furlough within the meaning of the law. If the furlough be granted, the application will be filed by the commanding officer and a certificate furnished the soldier to the effect that a furlough without pay or allowances, except as herein provided, has been granted for the time therein set forth. If not granted, the application will be returned by the commanding officer setting forth the reasons for disapproval in section 6 of the form. If the soldier initiate the application, he will sign section 5 of the form, adding thereto the name of the person for whom he desires to work, and on submission to the commanding officer the latter will forward it to the local board, who will ascertain from the person named by the soldier whether such soldier is required; and if so, the board will then require the filling out of sections 1 and 2 of the

form and proceed as if application arose from the person named by the soldier in the first place.

4. Furloughs may also be granted en bloc to men that are willing to accept them upon requests of farmers when the time to be consumed in traveling from the post to the places of labor will not exceed 24 hours. In making these requests farmers will make use of Form 1035, P. M. G. O., making alterations to show number of soldiers requested and adding that they are in a position to pay the wages usually paid in the vicinity, and such wages will be paid to the soldiers assisting them. These applications will be made to the local boards, who will proceed as in the preceding paragraph. When the application reaches the post, camp, or cantonment commander, he will cause it to be indorsed on the back by the soldiers who desire to accept work, and such signatures will be considered as voluntary applications within the meaning of the law. If the number of soldiers desired signify their wishes to accept such furloughs, telegraphic authority will be requested by the commanding officer upon whom application is made from The Adjutant General of the Army for the granting of such furloughs, stating the number of men requested and the number of the local board through which the request was forwarded, giving the recommendation of the commanding officer. The Department of Agriculture will then be called on for information as to agricultural conditions in the particular district, and telegraphic instructions then sent the commanding officer.

5. Form 1035 of the Provost Marshal General's Office is here set forth, and the requirements as shown therein taken in connection with this order, explain the attitude of the War Department upon the question of furloughs under the recent law.

BY ORDER OF THE SECRETARY OF WAR:

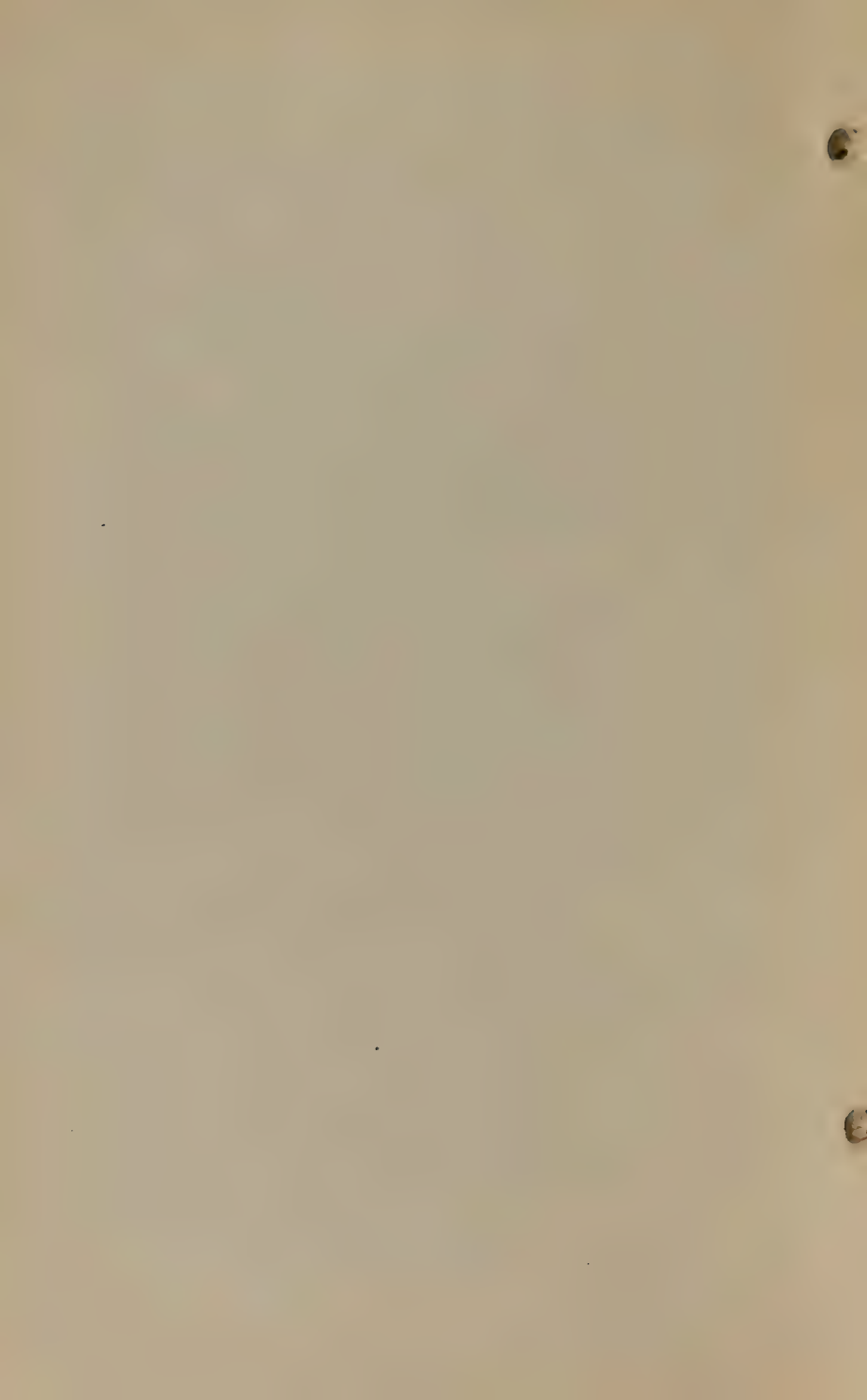
PEYTON C. MARCH,

Major General, Acting Chief of Staff.

Official:

H. P. McCAIN,

The Adjutant General.



N. B.—Opposite paragraphs 276 to 279, incl., write "See Supplement No. 24."

Regulations to be Observed When Sending Money, Letters or Parcels to Prisoners of War in Germany

Issued by Bureau of Prisoners' Relief, American Red Cross

MONEY

1. Send check or money order for the amount desired, made payable to The American Red Cross, to the Bureau of Prisoners' Relief, American Red Cross, Washington, D. C.
2. Write plainly the full name and address of the prisoner for whom the money is intended.
3. Write plainly your own name and address as sender.

LETTERS

Prisoners may be addressed direct if the following directions are observed:

1. Write plainly prisoner's name with military rank and unit, as "Private John Smith, American Prisoner of War, 1st Infantry."
2. Name and location of Prison Camp.
3. Do not seal envelope.
4. Do not place stamp on envelope.
5. Write your own name, as sender, on back of envelope.
6. In lower left hand corner write "via New York."

Sample Envelope

From: Mrs. John Smith, First Avenue, New York City.
PRISONER OF WAR MAIL, NO POSTAGE.
PRIVATE JOHN SMITH, AMERICAN PRISONER OF WAR, KRIEGSGEFANGENENLAGER (Name of Camp), (Province), GERMANY (or Austria).
Via New York.

Place your letter thus addressed and without stamp in the nearest post-box.

PARCELS

(Parcels may be sent from America only to American Prisoners. Persons desiring to send parcels to Allied Prisoners of War may send money for same to the Prisoners' Bureau, American Red Cross, which will endeavor to have bought in Europe and forwarded to the prisoner the supplies specified.) Only the following articles may be included in packages sent to American Prisoners of War:

Belts (not made of leather), brushes (hair, hand, tooth, shaving and shoe), buttons, candy (hard), cigars, cigarettes, comb, crackers or biscuits, gloves (not made of leather), handkerchiefs, knife (pocket), needles and thread, pencils, pens, penholders, pins, pipes, safety razors and blades, shaving soap, powder, or cream, scarf, shirts, shoe laces (not made of leather), smoking or chewing tobacco, soap (toilet), socks, sweaters, tooth powder (paste or liquid mouth wash), towels, underwear, personal photographs, periodicals published prior to beginning of the war. Under no condition must the package, including wrapper, weigh more than 11 pounds.

Only one package per month may be sent to any one prisoner.

Parcels should be securely wrapped, preferably in reinforced paper.

The same form of address as in case of letters, with name of sender on back and relationship of sender to prisoner, as "Mother," "Sister," etc.

It must be remembered that the American Red Cross assumes no responsibility in the matter of the sending of money or the forwarding of parcels or letters. It must also be remembered that owing to conditions all transmission of letters, money or parcels may be very much delayed.

A R C 207

Supplement 25

N. B.—Opposite paragraph 86, write "See Supplement No. 25."

Compulsory Allotment Not Forfeited by Sentence of Courts-Martial

Extract from Manual of Courts-Martial, paragraph 311

"That the portion of pay which is required to be allotted to dependent relatives of Class A under the provisions of Article II of the War Risk Insurance Act of October 6, 1917, is not subject to be forfeited by sentence of courts-martial. A sentence imposing forfeiture of a part of pay means the forfeiture of the specified part of that portion of the pay which is not required to be so allotted.

NOTE.—* * * Wherever practicable sentences imposing forfeiture of pay should be framed so as to exclude forfeiture of that portion of pay voluntarily allotted for the support of dependents of Class B under the War Risk Insurance Act of October 6, 1917, and to exclude forfeiture of that portion of pay allotted for the payment of insurance premiums under said act, as sentences forfeiting pay so allotted fall more heavily upon the soldier's dependents than upon the soldier himself."

N. B.—Opposite paragraph 208, write “See Supplement No. 26.”

Communication Service

Extract from Instruction No. A-507, issued by the General Manager of the American Red Cross, April 15, 1918

“The United States Government has asked the American Red Cross to operate a plan for restricted communication between persons in this country and their relatives or friends in enemy, or ally of enemy, countries or in the provinces occupied by them.

“The Red Cross will endeavor to deliver all proper messages without cost to the inquirer, but the delivery of messages can not be guaranteed.

“In the Chapter organization, Communication Service shall be handled by or under the direction of the Secretary.

“The plan provides that messages be accepted at Chapters, Branches or Auxiliaries on prescribed forms and forwarded by the Chapter through the Division Office to the Bureau of Communication at National Headquarters. The Bureau of Communication will paraphrase or translate the message and send it on another form to a neutral country, whence the message will be forwarded to the person addressed. Answers will be received by the Bureau of Communication at National Headquarters, again through a neutral country, and the Bureau of Communication will send a paraphrase or translation of these answers to the person making the original inquiry.”

Opposite paragraphs 107, *et seq.*, write “See Supplement No. 27.”

Old Form Voluntary Allotments

Voluntary allotments under the War Risk Insurance Law which are paid through the Bureau of War Risk Insurance should not be confused with so-called “old form” voluntary allotments which members of the Army or Navy can still make under the following provisions and which are not paid through the Bureau of war Risk Insurance:

“Each person on the active list of the Navy, Marine Corps and Nurse Corps (female), except apprentice seaman under training at naval training stations, shall, with the approval of his commanding officer, be allowed to allot such portion of his pay for the support of his family or other relatives, or for his own savings, as he may desire. Allotments shall not be registered for a period of less than three months.” (U. S. Navy Regulations, Art. 4472.)

“Every enlisted man absent on distant duty shall be allowed to allot such portion of his pay as he may desire for the support of his family or relatives, for his own savings, or for any other purpose, excepting that of obtaining an advance on his pay; but the allotment privileges to soldiers serving within the boundaries of the United States will be limited to the support of their families and relatives.” (U. S. Army Regulations, Sec. 1347.)

Furloughs to Engage in Agriculture (Navy)

Order issued by Rear Admiral L. C. Palmer, Chief of Bureau of Navigation, April 30, 1918, to all Commandants of Naval Districts.

1. Commandants are authorized to grant leaves of absence not to exceed 30 days (including travel time) to enlisted personnel under their commands for the purpose of assisting in farming as follows:
2. Leave will be restricted:
 - (a) To men in recruit training or on district assignments from which their services may be conveniently spared.
 - (b) To men who themselves apply for such leave to work on their own or on farms owned or operated by members of their immediate families.
3. All applications for leave should show that the present working force engaged on the farm in question is below the normal number, that the man's services are necessary, and that help can not be otherwise obtained.
4. Commandants will consider individual cases on their merits, having due regard for the interests of the service. Requests will not be referred to the Bureau of Navigation. Requests which have been previously disapproved by the Bureau may be reconsidered.

N. B.—Opposite paragraph 185 and after paragraph 214, write "See Supplement No. 29."

Belgian Family Allowances

Family allowances are granted by the Belgian Government to the families of men serving in the army of Belgium. These grants are payable according to the following schedule:

To a wife	25¢ a day
For each child under 18 years of age	10¢ a day
If no wife, then to relative designated by the soldier (irrespective of dependency)	25¢ a day

Information regarding help for Belgian families within their respective jurisdictions will be furnished by the following Belgian Consuls:

ALABAMA

T. J. McSweeney, in charge Consulate, Mobile, Ala.

ARIZONA AND SOUTHERN CALIFORNIA

Ch. Winsel, Vice Consul, Los Angeles, Cal.

ARKANSAS

F. Vinsonhaler, Consul, Little Rock, Ark.

CALIFORNIA (EXCEPT SOUTHERN CALIFORNIA), ALASKA, MONTANA, NEVADA AND UTAH

F. Drion, Consul General, San Francisco, Cal.

COLORADO, NEW MEXICO AND WYOMING

J. Mignolet, Consul, Denver, Colo.

CONNECTICUT (*See New York*)

DELAWARE (*See Maryland*)

FLORIDA

J. Mucklow, in charge of Vice Consulate, Jacksonville, Fla., or W. D. Howe, Vice Consul, Pensacola, Fla.

GEORGIA

E. W. Rosenthal, Consul, Savannah, Ga., for counties of Appling, Berrien, Brooks, Bryan, Bulloch, Burke, Camden, Clinch, Coffee, Colquitt, Charlton, Chatham, Columbia, Decatur, Dodge, Dooley, Echols, Effingham, Emanuel, Glascock, Glynn, Hancock, Houston, Irwin, Jefferson, Johnson, Laurens, Liberty, Lowndes, McDuffie, McIntosh, Mitchell, Montgomery, Pierce, Pulaski, Richmond, Screven, Tattnall, Telfair, Thomas, Twiggs, Ware, Warren, Washington, Wayne, Wilcox, Wilkinson and Worth.

H. L. de Give, Consul, Atlanta, Ga., for remainder of the state.

IDAHO (*See Oregon*)

ILLINOIS, INDIANA AND IOWA.

A. Moulaert, Consul General, or C. Vermeren, Consul, Chicago, Ill.

INDIANA (*See Illinois*)

IOWA (*See Illinois*)

KANSAS AND KANSAS CITY, MO.

G. Mignolet, Consul, Kansas City, Kan.

KENTUCKY, OHIO AND TENNESSEE

Michel Hermann, in charge of Consulate, Louisville, Ky.

LOUISIANA AND MISSISSIPPI

C. S. Schaefer, Honorary Consul, or L. de Waele, Consul General, New Orleans, La.

MAINE (*See Massachusetts*)

MARYLAND AND DELAWARE

J. G. Whiteley, Consul, Baltimore, Md.

MASSACHUSETTS, MAINE, NEW HAMPSHIRE AND
VERMONT

E. S. Mansfield, Vice Consul, Boston, Mass.

MICHIGAN

Théophile François, Vice Consul, Detroit, Mich.

MINNESOTA (*See Wisconsin*)

MISSISSIPPI (*See Louisiana*)

MISSOURI (*except Kansas City*)

M. Seguin, Vice Consul, St. Louis, Mo.

MONTANA (*See California*)

NEBRASKA, NORTH DAKOTA AND SOUTH DAKOTA

A. L. Delanney, Vice Consul, Omaha, Neb.

NEVADA (*See California*)

NEW HAMPSHIRE (*See Massachusetts*)

NEW JERSEY (*See New York*)

NEW MEXICO (*See Colorado*)

NEW YORK, CONNECTICUT, NEW JERSEY AND RHODE
ISLAND

P. Mali, Honorary Consul General, or J. Van Rickstal, Vice Consul, or
A. Lochter, Vice Consul, New York City.

NORTH CAROLINA (*See South Carolina*)

NORTH DAKOTA (*See Nebraska*)

OHIO (*See Kentucky*)

OKLAHOMA (*See Texas*)

OREGON AND IDAHO

S. Hill, Honorary Consul General, or C. H. Labbé, Vice Consul, Port-
land, Ore.

PENNSYLVANIA

Chevalier Joseph Natali, in charge of Vice Consulate, Pittsburgh, Pa.,
for counties of Allegheny, Armstrong, Beaver, Butler, Cambria, Cameron,
Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Indiana,
Jefferson, Lawrence, McKean, Mercer, Somerset, Venango, Warren,
Washington, and Westmoreland.

A. S. Anderson, Consul, Philadelphia, Pa., for remainder of the state.

RHODE ISLAND (*See New York*)

SOUTH CAROLINA AND NORTH CAROLINA

B. Rutledge, Consul, Charleston, S. C.

SOUTH DAKOTA (*See Nebraska*)

TENNESSEE (*See Kentucky*)

TEXAS AND OKLAHOMA

C. de Smedt, in charge of Consulate, Galveston, Tex.

UTAH (*See California*)

VERMONT (*See Massachusetts*)

VIRGINIA AND WEST VIRGINIA

Fred E. Nolting, Consul, Richmond, Va., or A. J. P. Mottu, Vice Consul,
Norfolk, Va.

WASHINGTON

J. Hertogs, Vice Consul, Seattle, Wash.

WEST VIRGINIA (*See Virginia*)

WISCONSIN AND MINNESOTA

M. J. Heynen, Consul, Green Bay, Wis.

WYOMING (*See Colorado*)

ALASKA (*See California*)

HAWAII

A. Marques, in charge of Vice Consulate, Honolulu, Hawaii.

PHILIPPINE ISLANDS

E. L. P. J. Franck, Consul, Manila, P. I.

PORTO RICO

A. Bravo, Vice Consul, Mayaguez, P. R., for Departments of Mayaguez and Aguadilla.

J. Lacot, Vice Consul, Ponce, P. R., for Departments of Guayama and Ponce.

J. E. Saldana, Consul, San Juan, P. R., for Departments of Arecibo, Bayamon, and Humacao, and the Island of Vieques.

VIRGIN ISLANDS (ST. CROIX, ST. JOHN AND ST. THOMAS)

D. O. Bornn, Consul, St. Thomas, Virgin Islands.

Serial Numbering of Soldiers

The following official memorandum authorized by the War Department and published in the Official Bulletin of Saturday, February 9, 1918, gives the essential details of the system of assigning a serial number to each enlisted man in the armies of the United States:

"In order to insure prompt and accurate identification, the department has adopted a system of numbering enlisted men of Army only, which system provides for but one series of numbers, without alphabetical prefix, for all enlisted men in, or who may enter Army, regardless of organization, army corps, or department. Numbering begins with one and continues consecutively without limit.

"Consecutive numbers will not be given men of same surname.

"The number assigned a soldier will become a part of his official designation, will never be changed, and will never be assigned to another soldier. It will be entered on identification tags and will be entered plainly on all individual records of soldier, and will be used in connection with soldier's name in rolls, reports, and returns in which his name appears.

"As some time will elapse before records of soldiers on file in the War Department are properly numbered, all casualty reports, until further orders, should continue to include full name, grade and organization, as well as number after numbers have been assigned.

"Blocks of numbers will be allotted by the Adjutant General of the Army to the Commanding General, American Expeditionary Forces, to department commanders, and to commanding generals of divisional camps, ports of embarkation, and recruit depots.

"Assignment of numbers to enlisted men of Army generally will be made as of February 28, 1918, and effort will be made to number in United States on that date all enlisted men then in service in United States. Effort will be made to number in United States all enlisted men entering service in United States on and after March 1, 1918.

"To men in service at time of muster on that date, numbers will be assigned by their immediate commanding officers or by officers under whose immediate jurisdiction they are serving. To men subsequently entering service, numbers will be assigned by recruiting or other proper officers at time of enlistment in, or otherwise entering, the service."

The Adjutant General's memorandum further says that after consideration of various views it is thought there is no present necessity for numbering officers and civilians in service. The British number neither officers nor civilians and the French officers are numbered, but civilians are not. "The fact that French officers bear numbers," the memorandum states, "appears, however, to arise from the general system in use in France, whereby each male is assigned a number which he carries throughout his military career, whether he serves as an enlisted man or an officer, or both, and it does not affirmatively appear that the numbering of officers by the French grows out of a supposed necessity."

General Information Concerning Members of the American Expeditionary Forces

Extract from printed announcement bearing this title issued by the Adjutant General's Office on April 16, 1918.

Postal money orders.—Money orders payable at the United States postal agency or its branches in Europe will be sold to purchasers in the United States, under regulations provided by the Post Office Department, at domestic rates.

Registered letters and valuables.—Money and valuables will not be accepted for transmission by registered mail. Important papers which can be duplicated if lost may be accepted for registration, but indemnity will not be paid for lost registered mail. It is unsafe to inclose currency in letters under any circumstances. Postal money orders should be used.

Parcel Post Service.—Parcels intended for members of the American Expeditionary Forces are limited by the French Parcel Post Service to 7½ pounds, and are subject to such restrictions as to contents as are from time to time announced by the Post Office Department.

Shipments of any articles will be limited, however, to those articles which have been requested by the individual to whom same are to be shipped, such request having been approved by his regimental or higher commander.

Cablegrams.—Private telegrams to be cabled to members of the American Expeditionary Forces in Europe will be addressed "Amexforce, London," with the addressee's name and the official designation of the unit to which he belongs appearing as the first words of the text. When so addressed they will reach an official who knows the location of the various American units, and who will forward the messages, by mail, to the proper destination.

Under no circumstances will the location or station of a unit be designated in the address or body of a telegram.

Example.—A telegram to Capt. John B. Jones, Medical Corps, United States Army Base Hospital No. 10, American Expeditionary Forces, would be in the following form:

AMEXFORCE, London.

John B. Jones, Base Hospital No. 10. Have followed your instructions.

MARY JONES.

(a) *Body of telegram.*—The regulations of the European Censorship provide that messages must be written in plain language (English or French) or in an authorized code, and must be intelligible to the censors.

The use of two codes or two languages or of combinations of code and plain language in the same message is forbidden. Telegrams without text or with but one plain language text word are not admitted. As hereinafter explained, code language may be used only in full-rate messages.

(b) *Codes*.—The following are the only codes authorized by the regulations of the British censorship:

1. A. B. C. 5th.
2. Scott's 10th.
3. Western Union.
4. Lieber's.
5. Bentley's Complete Phrase Code (not including the oil and mining supplements).
6. Broomhall's Imperial Combination Code.
7. Broomhall's Imperial Combination Code, rubber edition.
8. Meyer's Atlantic Cotton Code, 39th edition.
9. Riverside Code, 5th edition.

If use is made of one of these codes, the code must be designated when the message is filed. *It will be useless to make use of codes in any case unless the person to whom the message is addressed is stationed in a city where he may have access to a code book with which to decode the message.*

(c) *Signature*.—Every message must be signed. The surname may be used, alone, but such a signature as "John," "Mary," "Mother," etc., will not be passed.

(d) *Classes of service*.—Three classes of service are available at the present time between the United States and England: The full-rate service for which charges range from 25 cents to 37 cents per word; the deferred-rate service at from 9 cents to 15½ cents per word; and a special week-end letter service at from 5 cents to 9 cents per word. The rates vary from different sections of the country.

Casualties.—Each officer and enlisted man, upon entry into the service and again upon embarkation for foreign service, is required to give the name and address of the person to be notified in case of emergency. The War Department feels bound to respect the soldier's wishes in this respect, and can not undertake to notify any other person, except under very unusual circumstances. Those less closely related to the soldier should obtain information concerning him from the person thus designated. Persons who know that they have been designated in an emergency address should be particular to notify the War Department of any change in address.

In case of death in action, or from disease, or of wounds or capture in action, a telegram giving this information is sent at the earliest practicable moment to the person designated by the soldier, and the absence of such a telegram may be accepted as assurance that no report of casualty has been received in his case.

A report of death is followed immediately by a letter of confirmation, giving such details as have been received, and a report of burial and other information are forwarded as received.

It is not the intention of the War Department to return the bodies of our dead to the United States before the end of the war, and such re-

removal by individuals is not practicable during the emergency. It is expected, however, that the remains of all American soldiers dying abroad will ultimately be returned to the United States for burial at their former residences at public expense.

Subsequent report of men wounded in action is seldom received in the War Department, so long as the wounded are progressing favorably. Any information received is transmitted without delay to the person designated. Should further information be desired it should be obtained by mail or cable from his commanding officer.

Example.—If Private Smith, Company X, —— Infantry, has been reported wounded, further information should be requested of—

The Commanding Officer,
Company X, —— Infantry,
American Expeditionary Force.

Further information concerning men reported missing in action is transmitted as soon as received. The Red Cross, however, usually receives such information through its agencies abroad before the War Department.

THE AMERICAN RED CROSS

Department of Civilian Relief
Washington, D. C.

Where and When and How to Write
for Information

Supplement 32 to
Handbook of Information for
Home Service Sections

N. B.—All Home Service workers should carefully study this booklet which is published for their guidance. They should be familiar with and abide by the rules contained therein. Beginning on September 2, 1918, all correspondence from Home Service Sections which does not conform to these rules will be returned to the sender.

September, 1918

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WHERE AND WHEN AND HOW TO WRITE FOR INFORMATION

PART I

Introductory Statement

1. *General principles which determine where to write.*
The Department of Civilian Relief at its Division Offices and at National Headquarters has been receiving correspondence from Home Service Sections and private individuals as to many matters which need to be referred to Government departments in Washington, or to some other department of the Red Cross itself. Concerning many of these matters the officers at Division or National Headquarters of the Department of Civilian Relief can render no material assistance, and in such cases it would be better if the letter were addressed in the first instance directly to the ultimate source of information.

2. In Part II. of this Supplement an effort has been made to classify inquiries which should be addressed directly to Government departments. These letters should be signed by the relative of the enlisted man or by himself. *They should not be on Red Cross letterheads.* Home Service workers should advise the man or his relatives how to proceed, thus helping them to help themselves. Do not say, "I will attend to it for you." Where it is necessary for the Home Service worker to prepare the letter, it should be prepared on plain paper and should be signed by a member of the family. Be sure the name and full address to which the reply must

be directed are plainly given. If these are not type-written, it will be well to print them with pen and ink.

3. In Part III. of the Supplement an effort has been made to classify inquiries which should be addressed directly to some branch of the Red Cross not included within the Department of Civilian Relief. All of the directions contained in paragraph 2 above also apply to this correspondence.

4. Part IV. discusses when to write to Division Directors of Civilian Relief. In general it may be stated that this should be done in every case not specifically mentioned in Parts II. and III. It will be noted that there is no discussion in this Supplement of when to write to the Director General of Civilian Relief, or to the Registrar, or to any other Bureaus of the Department of Civilian Relief at National Headquarters. This is because it is desired that correspondence from Home Service workers or individuals should reach National Headquarters through the Division Directors.

PART II

When and How to Write to Government Departments

5. *Arrears of pay, etc.; in case of death.* If an enlisted man dies and his family wishes to collect the arrears of pay due him and also the proceeds from the sale of his personal effects, his next of kin (if he died intestate) or the appropriate legatee (if he left a will) should write the following letter to the Auditor for the War Department, if the man was in the Army, or to the Auditor for the Navy Department, if the man was in the Navy, Marine Corps or Coast Guard:

Private John Howard Smith, Serial No. 85634, Co. L,
125th Infantry, American Expeditionary Force.
Age 26 years. Entered service October 20, 1917.

Auditor for the War Department,*
Washington, D. C.
Dear Sir:

The above enlisted man died on or about June 12, 1918. I desire to apply for all arrears of pay and allowances due him from the United States. My relationship to him is that of widow (if mother or father, state whether the other parent is living). I am his next of kin, and I am informed that he left no will. Please send me the necessary application blank.

Very truly yours,
ELIZABETH BROWN SMITH (Mrs. John Howard Smith),
132 Willow Street, ~~Rockford, Ill.~~
Rockford, Ill.

6. *Arrears of pay, etc.; in case of discharge.* The Auditor for the War or Navy Department may also be

* For address and description, if man is in the Navy, see paragraph 6

addressed by any such enlisted man who has been discharged from the service, who has arrears of pay due him. Ordinarily he will be paid in full upon discharge. He should not write to the Auditor unless he has good reason to believe he has been underpaid. His letter should state all the necessary facts, as there is no prescribed blank in this case. He should be particular to state in detail the reasons which indicate that he has been underpaid. Write as follows:

2nd Class Seaman John Howard Smith, formerly of
Naval Training Station, Newport, R. I. Age 26
years. Entered service October 20, 1917.

Auditor for the Navy Department,*

Washington, D. C.

Dear Sir:

On April 15, 1918, I was discharged from the service. I believe that there are arrears of pay or allowance due me for the following reasons (give reasons in detail and describe what the pay and allowance are for, and for what period). I, therefore, hereby make application for such moneys due me from the United States.

Very truly yours,

JOHN HOWARD SMITH,
132 Willow Street,
Rockford, Ill.

7. *Liberty Bonds subscribed for by soldier and not delivered.* If a soldier has subscribed for Liberty Bonds and has not received them after completing the necessary payments thereon and after sufficient time has elapsed for their distribution, he or any one on his behalf should write the following letter (but see paragraphs 8 and 9) to the Deposits and Allotments Branch, Central Disbursing Division, Office of the Quartermaster General.

* For address and description, if man is in the Army, see paragraph

Private John Howard Smith, Serial No. 85634, Co. L,
125th Infantry, American Expeditionary Force.
Age 26 years. Entered service July 30, 1917.

Deposits and Allotments Branch,
Central Disbursing Division,
Office of the Quartermaster General,
United States Army,
Washington, D. C.
Gentlemen:—

On October 12, 1917, at Camp Meade, Md., the above named enlisted man subscribed for two bonds of \$50 each of the Second Liberty Loan through the Federal Reserve Bank of New York City, each to be paid for in ten installments of \$5, to be deducted monthly from his pay. He was then a private in Co. E, 122nd Field Artillery. He designated me, his sister, Kate Higgins Smith, of 132 Willow Street, Rockford Ill., as the person to whom such bonds should be sent. These bonds have not been received although it is now ten weeks since the payment of the last installment thereon. Please inform me when they will be delivered to me.

Very truly yours,

KATE HIGGINS SMITH,
132 Willow Street,
Rockford, Ill.

8. The subscriptions of most soldiers for the Second or Third Liberty Loans were recorded through the Federal Reserve Bank of New York City. In all such cases the address and letters prescribed in paragraph 7 should be used. If, however, the soldier subscribed through some local bank he should take the matter up with that institution.

9. If the soldier subscribed for the Second Liberty Loan in ten installments, his payments would be completed in July, 1918, and therefore he should not write until after October 1, 1918, as the distribution of such bonds did not begin until August 1, and will probably take over two months. If he subscribed for the Third Liberty Loan on the ten installment plan, he should not

write until after March 1, 1919, as the payments on such bonds will not be completed until January 31, 1919; hence their distribution cannot begin until February. When the inquiry is made, the letter prescribed in paragraph 7 should be used.

10. *Liberty Bonds subscribed for by soldier; refund in case of death.* If a soldier subscribed for a Liberty Bond and died before completing the payments thereon, his next of kin (if he died intestate) or the appropriate legatee (if he left a will) should write the following letter to the Auditor for the War Department to obtain a refund of these payments:

Private John Howard Smith, Serial No. 85634, formerly of Co. L, 125th Infantry, American Expeditionary Force. Age 26 years. Entered service July 30, 1917.

Auditor for the War Department,
Washington, D. C.
Dear Sir:

On October 12, 1917, at Camp Meade, Md., the above named enlisted man subscribed for two bonds of \$50 each of the Second Liberty Loan, through the Federal Reserve Bank of New York City, each to be paid for in ten installments of \$5, to be deducted monthly from his pay. He died on or about April 8, 1918, before completing the payments on his bonds. I am his sister. He was unmarried and his father and mother are dead, and he had no other sisters or brothers. I am informed that he left no will. As his nearest of kin I request that the allotments deducted from his pay for the payment of the bonds be refunded to me.

Very truly yours,

KATE HIGGINS SMITH,
132 Willow Street,
Rockford, Ill.

11. The relatives will not be permitted to complete the payments and obtain the bonds, but the payments which have been made will be refunded. The directions

in paragraph 10 apply only to the customary subscriptions recorded through the Federal Reserve Bank of New York City. If the soldier subscribed through some local bank, the relative should take the matter up with that institution.

12. *Liberty Bonds subscribed for by soldier; refund in case of discharge.* If the soldier was discharged from the service before completing his Liberty Bond payments, he or any one on his behalf should write as follows to the Deposits and Allotments Branch, Central Disbursing Division, Office of the Quartermaster General, to secure a refund:

Private John Howard Smith, Serial No. 85634, formerly of Co. L, 125th Field Artillery. Age 26 years. Entered service July 20, 1917.

Deposits and Allotments Branch,
Central Disbursing Division,
Office of the Quartermaster General,
United States Army,
Washington, D. C.
Gentlemen:

On October 12, 1917, at Camp Meade, Md., I, the above named enlisted man, subscribed for two bonds of \$50 each of the Second Liberty Loan, through the Federal Reserve Bank of New York City, each to be paid for in ten installments of \$5, to be deducted monthly from my pay. I was then a private in Co. E, 122nd Field Artillery. I was discharged from the service on April 12, 1918, before completing the payments on these bonds. I hereby request that the allotments deducted from my pay for the payment of these bonds be refunded to me.

Very truly yours,
JOHN HOWARD SMITH,
132 Willow Street,
Rockford, Ill.

13. *Liberty Bonds subscribed for by member of Navy; and not delivered.* If a member of the Navy, including

the Marine Corps or Coast Guard, subscribed for Liberty Bonds through the Navy Department, and their delivery is unreasonably delayed, he or any one on his behalf should write to the Navy Liberty Loan Officer. Most members of the Navy who subscribed for the First and Second Liberty Loans did so through some local bank. Hence all matters regarding delayed deliveries, refunds on account of death or discharge, etc., should be taken up with such institution or with the person through whom the subscription was made, instead of through the Navy Liberty Loan Officer, as in the case of bonds of the third or subsequent loans subscribed for through the Navy Department. The letter to the Navy Liberty Loan Officer should be as follows:

2nd Class Seaman John Howard Smith, U. S. S.
Winslow. Age 26 years. Entered service October
20, 1917.

Navy Liberty Loan Officer,
Navy Department,
Washington, D. C.
Dear Sir:

On April 30, 1918, at Mare Island, Cal., the above named enlisted man subscribed for two bonds of \$50 each of the Third Liberty Loan, through the Federal Reserve Bank of New York City, each to be paid for in ten installments of \$5, to be deducted monthly from his pay. He designated me, his sister, Kate Higgins Smith, of 132 Willow Street, Rockford, Ill., as the person to whom such bonds should be sent. These bonds have not been received although it is now ten weeks since the payment of the last installment thereon. Please inform me when they will be delivered to me.

Very truly yours,

KATE HIGGINS SMITH,
132 Willow Street.
Rockford, Ill.

14. *Liberty Bonds subscribed for by member of Navy; refund in case of death.* If a member of the Navy died

before completing payments on Liberty Bonds for which he had subscribed through the Navy Department, his next of kin (if he died intestate) or the appropriate legatee (if he left a will) should write the following letter to the Navy Liberty Loan Officer, Navy Department, for a refund of these payments:

2nd Class Seaman John Howard Smith, formerly of
U. S. S. *Winslow*. Age 26 years. Entered service
July 30, 1917.

Navy Liberty Loan Officer,
Navy Department,
Washington, D. C.
Dear Sir:

On April 30, 1918, at Mare Island, Cal., the above named enlisted man subscribed for two bonds of \$50 each of the Third Liberty Loan, through the Federal Reserve Bank of New York City, each to be paid for in ten installments of \$5, to be deducted monthly from his pay. He died on or about August 8, 1918, before completing the payments on his bonds. I am his sister. He was unmarried and his father and mother are dead, and he had no other sisters or brothers. I am informed that he left no will. As his nearest of kin I request that the allotments deducted from his pay for the payment of the bonds be refunded to me.

Very truly yours,

KATE HIGGINS SMITH,
132 Willow Street,
Rockford, Ill.

15. *Liberty Bonds subscribed for by member of Navy; refund in case of discharge.* If a member of the Navy was discharged from the service before completing the payments on Liberty Bonds for which he had subscribed through the Navy Department, he or any one on his behalf should write the following letter to the Navy Liberty Loan Officer, Navy Department, for a refund of these payments:

2nd Class Seaman John Howard Smith, formerly of
U. S. S. *Winslow*. Age 26 years. Entered service
July 20, 1917.

Navy Liberty Loan Officer,
Navy Department,
Washington, D. C.

Dear Sir:

On April 30, 1918, at Mare Island, Cal., I, the above named enlisted man, subscribed for **two** bonds of \$50 each of the Third Liberty Loan, through the Federal Reserve Bank of New York City, each to be paid for in ten installments of \$5, to be deducted monthly from my pay. I was discharged from the service on September 10, 1918, before completing the payments on these bonds. I hereby request that the allotments deducted from my pay for the payment of these bonds be refunded to me.

Very truly yours, JOHN HOWARD SMITH,
132 Willow Street, Rockford, Ill.

16. *Location of man in service.* If a man is known to be in either the military or naval service of the United States, but the organization to which he is attached is unknown, then one of his relatives (preferably the emergency address), but according to a recent ruling of the Adjutant General, no one else, should address the appropriate office in the War or Navy Department and describe the man as follows:

If the man is in the Army—

John Howard Smith. Last known military designation: Tank Corps. Training Camp, Gettysburg, Pa. Age 26 years. Probable date of entry into service, October 20, 1917. Probable emergency address, Kate Higgins Smith (sister), 132 Willow Street, Rockford, Ill.

The Adjutant General,
U. S. Army,
Washington, D. C.
Dear Sir:

If the man is in the Navy or Coast Guard—

John Howard Smith. Last known naval designation, U. S. S. *Winslow* (or Station 100, Sea Bright, N. J.) Age 26 years. Probable date of entry into service, October 20, 1917. Probable emergency address, Kate Higgins Smith (sister), 132 Willow Street, Rockford, Ill.

Bureau of Navigation,
Navy Department,
Washington, D. C.
Gentlemen:

If the man is in the Marine Corps—

John Howard Smith. Last known naval designation, Marine Corps Training Camp, Quantico, Va. Age 26 years. Probable date of entry into service, October 20, 1917. Probable emergency address, Kate Higgins Smith (sister), 132 Willow Street, Rockford, Ill.

U. S. Marine Corps Headquarters,
Washington, D. C.
Gentlemen:

The body of the letter should read as follows:

Please inform me as to the present location and address of the above named enlisted man.

Very truly yours,

KATE HIGGINS SMITH,

132 Willow Street,

Rockford, Ill.

17. *Insurance granted.* If the relative of an enlisted man desires to know whether the latter has taken out Government insurance, the relative should write directly to the Bureau of War Risk Insurance, Attention of Insurance Section, as follows, stating the reason for

desiring this information, which purpose will generally be served by indicating the writer's relationship to the enlisted man:

Private* John Howard Smith, Serial No. 85634, Co.
L, 125th Infantry* American Expeditionary Force.
Age 26 years. Entered service October 20, 1917.

Bureau of War Risk Insurance,
Attention of Insurance Section,
Treasury Department,
Washington, D. C.
Gentlemen:

Please inform me whether the above named enlisted man, who is my brother, has taken out Government insurance and in what amount.

Very truly yours,
KATE HIGGINS SMITH,
132 Willow Street,
Rockford, Ill.

18. *Insurance beneficiary.* Do not write to the Bureau of War Risk Insurance to learn who is the insurance beneficiary, and do not ask this question in the letter mentioned in paragraph 17. This information is confidential and the Government is not permitted to disclose it. The only source from which the name of the beneficiary may be learned is the enlisted man himself.

19. *Insurance certificate.* It is not necessary to write to the Bureau of War Risk Insurance asking why the insurance certificate or policy has not been delivered. Possession of the certificate is not necessary to enforce a claim for insurance. The Government has a record of the insurance and of the beneficiary, and the pay accounts of the organization to which the man is

* For address and description, if the man is in the Navy, see paragraph 6.

attached show the monthly deductions of the amount of the premium which he pays for insurance. The Bureau of War Risk Insurance has a force at work night and day preparing and mailing these certificates to the beneficiaries. To write letters to the Bureau inquiring why the insurance certificates have not been received can do no good and only serves to increase the work of the insurance section and thereby to delay the issuance of the certificates.

20. *Failure to receive proper pay.* Do not write to any department in Washington to make inquiry because an enlisted man who is still in the service believes that he has not received his proper pay. The man should take this matter up in person with his commanding officer.

21. *Change of address of allottee.* If an enlisted man's relative who has been receiving an allotment and allowance through the Bureau of War Risk Insurance or an allotment through the War or Navy Department moves to another address, such relative should promptly notify the allotment office. *Do not use Red Cross Form 296 for this purpose.* The introductory portion of such letter should read as follows:

If the allotment and allowance are being received through the Bureau of War Risk Insurance—

Private John Howard Smith, Serial No. 85634, Co. L,
125th Infantry, American Expeditionary Force.
Age 26 years. Entered service October 20, 1917.
Allotment No. 343298.

Bureau of War Risk Insurance,
Attention, Division of Audit and Records,
Treasury Department,
Washington, D. C.
Gentlemen:

If the allotment is being received through the office of the Quartermaster General—

Private John Howard Smith, Co. L, 125th Infantry,
American Expeditionary Force. Age 26 years.
Entered service October 20, 1917.

Deposits and Allotments Branch,
Central Disbursing Division,
Office of the Quartermaster General,
U. S. Army,
Washington, D. C.
Gentlemen:

If the allotment is being received through the Navy Department—

2nd Class Seaman John Howard Smith, U. S. S.
Winslow. Age 26 years. Entered service October
20, 1917.

Navy Allotment Officer,
Navy Department,
Washington, D. C.
Dear Sir:

If the allotment is being received through the Marine Corps—

Private John Howard Smith, Co. C, 125th Regiment,
U. S. Marine Corps, Quantico, Va. Age 26 years.
Entered service October 20, 1917.

Paymaster,
U. S. Marine Corps Headquarters,
Washington, D. C.
Dear Sir:

If the allotment is being received through the Coast Guard—

Surfman John Howard Smith, Station 100, Seabright,
N. J. Age 26 years. Entered service October 20,
1917.

Captain Commandant,
U. S. Coast Guard,
Washington, D. C.
Dear Sir:

The body of the letter should read as follows:

As the sister of the above named enlisted man I am receiving an allotment (and allowance) through your office and have been receiving checks addressed to 132 Willow Street, Rockford, Ill. Please take notice that I have now moved to 84 Pine Street, Rockford, Ill., and checks should now be sent to this latter address.

Very truly yours,
KATE HIGGINS SMITH,
84 Pine Street,
Rockford, Ill.

22. *Checks not to be mailed to Home Service Sections.* Do not permit relatives of enlisted men to give the address of the Home Service Section as the address to which they wish to have allotment checks sent. The Red Cross does not desire that checks be issued from the Bureau of War Risk Insurance or other allotment offices to soldiers' or sailors' families in care of a Home Service Section.

23. *Change in spelling of allottee's name.* If an enlisted man's relative receives a check for an allotment or allowance on which the name of such allottee is misspelled, or otherwise incorrect, the allottee should promptly notify the department of the Government from which the check was received. The description of the man and the address to which the letter should

be sent are fully indicated in paragraph 21. The body of the letter should read as follows:

Please take notice that I, Kate Higgins Smith, sister of above named enlisted man, have received from your office check No. 197428, upon which my name is incorrectly spelled as follows: Kate Higin Smyth.

Very truly yours,

KATE HIGGINS SMITH,

132 Willow Street, Rockford, Ill.

24. *Notice of death of allottee.* If (a) a person dies who is receiving allotment or allowance payments through the Bureau of War Risk Insurance or allotment payments from one of the other allotment offices, or if (b) a child or some other person dies on whose behalf such payments are being received, a member of the family or other appropriate person should promptly notify the office from which the checks emanate. The description of the man and the address to which the letter should be sent are fully indicated in paragraph 21. The body of the letter to the Bureau of War Risk Insurance in such a case should be as follows—(Note that this notice will not secure a reward to the sister. This must be accomplished by forwarding War Risk Form 11 with supporting evidence through Red Cross channels—nevertheless the following notice should be sent directly and promptly):

On August 31, 1918, Mrs. Elizabeth Brown Smith, wife of the above named enlisted man, who was receiving allotment and allowance payments under the Bureau of War Risk Insurance, died at her home, 84 Pine Street, Rockford, Ill. She leaves two children, John Howard Smith, jr., age 12, and Elizabeth Smith, age 10, who will hereafter make their home with me, his sister.

Very truly yours,

KATE HIGGINS SMITH,

132 Willow Street, Rockford, Ill.

The body of the letter to any one of the other offices should be as follows:

On August 31, 1918, Mrs. Elizabeth Brown Smith, wife of the above named enlisted man, who was receiving allotment payments through your office, died at her home, 84 Pine Street, Rockford, Ill.

Very truly yours,

KATE HIGGINS SMITH,

132 Willow Street,

Rockford, Ill.

25. *Compensation, insurance or burial expenses.** If an enlisted man dies, his relatives who are entitled to compensation, insurance, or burial expenses, either or all, under the War Risk Insurance Law should promptly notify the Bureau of War Risk Insurance as follows:

Private John Howard Smith, deceased April 12, 1918.
Serial No. 85634, formerly of Co. L, 125th Infantry,
American Expeditionary Force.

Bureau of War Risk Insurance,
Attention of Compensation and Insurance Claims Section,
Treasury Department,
Washington, D. C.
Gentlemen:

On or about April 12, 1918, my son, the above named enlisted man, died in the service. He leaves a widow, Mrs. Elizabeth Brown Smith, and two children, John Howard Smith, jr., 10 years old, and Elizabeth Smith, 5 years old. Their address is 84 Pine Street, Rockford, Ill.

His father, Joseph Walter Smith, and I live at 132 Willow Street, Rockford, Ill. We were both dependent upon him for support to the extent of \$10 per week jointly for the last three years. He also leaves one brother and two sisters, as follows:

Henry Smith, 43 Platt Street, Rockford, Ill.

Kate Higgins Smith, 132 Willow Street, Rockford, Ill.

Jane Smith Porter (Mrs. William Townsend Porter), 45 Lake Street, Chicago, Ill.

* But as to arrears of pay, see paragraph 5.

There are no other members of his own immediate family.

Will you please furnish the necessary forms upon which to file claims for compensation, insurance, and burial expenses?

Very truly yours,

MARY HUNTER SMITH (Mrs. Joseph Walter Smith),
132 Willow Street,
Rockford, Ill.

26. Home Service workers should understand and clearly explain to the enlisted man's relatives that the inclusion of information concerning members of the family other than the widow, child, dependent mother, or dependent father does not mean that these other persons are entitled to compensation. Information concerning these other persons is included merely because they are potential beneficiaries of any insurance that the enlisted man may have taken out.

27. *Compensation and insurance for disabled man.* If an enlisted man is discharged from the service for disability incurred in the line of duty, he or any one on his behalf should write to the Bureau of War Risk Insurance, Attention of Compensation and Insurance Claims Section, and ask to be furnished with the prescribed forms upon which to file claims for compensation and insurance, with instructions for their execution. The letter should be as follows:

Private John Howard Smith, Serial No. 85634, formerly of Co. L, 125th Infantry, American Expeditionary Force.

Bureau of War Risk Insurance,
Attention of Compensation and Insurance Claims Section,
Treasury Department,
Washington, D. C.
Gentlemen:

I, the above named enlisted man, was discharged from the service on June 15, 1918, for disability due to tuberculosis incurred in

line of duty. I have a wife, Elizabeth Brown Smith, and two children, John Howard Smith, jr., 10 years old, and Elizabeth Smith, 5 years old, all of whom are living with me at 84 Pine Street, Rockford, Ill.

I have also a mother and father, Joseph Walter Smith and Mary Hunter Smith, 132 Willow Street, Rockford, Ill., who have been dependent upon me to the extent of \$10 per week jointly for the last three years.

Please furnish the necessary forms upon which to file claims for compensation and insurance.

Very truly yours,
JOHN HOWARD SMITH,
84 Pine Street,
Rockford, Ill.

28. *Notice of death of beneficiary of compensation or insurance.* If a person dies, who is receiving compensation or insurance payments under the War Risk Insurance Law, a member of the family or other appropriate person should promptly notify the Bureau of War Risk Insurance, Attention of Compensation and Insurance Claims Section, as follows:

Compensation Claim No. 345. Private John Howard Smith, deceased April 12, 1918, Serial No. 85634, formerly of Co. L, 125th Infantry, American Expeditionary Force.

Bureau of War Risk Insurance,
Attention of Compensation and Insurance Claims Section,
Treasury Department,
Washington, D. C.
Gentlemen:

On August 31, 1918, Mrs. Elizabeth Brown Smith, widow of the above named enlisted man, who was receiving from the Bureau of War Risk Insurance compensation and insurance payments on account of his death, died at her home, 84 Pine Street, Rockford, Ill.

Very truly yours,
KATE HIGGINS SMITH,
132 Willow Street,
Rockford, Ill.

29. *Notice of change of address of beneficiary of compensation or insurance.* If the person who has been receiving compensation or insurance payments under the War Risk Insurance Law moves to a new address, such person should promptly notify the Bureau of War Risk Insurance, Attention of Compensation and Insurance Claims Section, as follows:

Compensation Claim No. 345. Private John Howard Smith, deceased April 12, 1918, Serial No. 85634, formerly of Co. L, 125th Infantry, American Expeditionary Force.

Bureau of War Risk Insurance,
Attention of Compensation and Insurance Claims Section,
Treasury Department,
Washington, D. C.
Gentlemen:

As the widow of the above named enlisted man I am receiving compensation and insurance payments from your office and have been receiving checks addressed to 132 Willow Street, Rockford, Ill. Please take notice that I have now moved to 84 Pine Street, Rockford, Ill., and that checks should now be sent to this address.

Very truly yours,

ELIZABETH BROWN SMITH (Mrs. John Howard Smith),
84 Pine Street,
Rockford, Ill.

30. *Non-receipt of allotments and allowances from War Risk Bureau.* Letters should not be written to the Bureau of War Risk Insurance inquiring in reference to delayed allotments and allowances until two months have elapsed since the man entered the service. If no reply is received to this original inquiry, *which should be sent directly to the Bureau of War Risk Insurance and should be signed by a relative*, within thirty days after its transmission or, in other words, within ninety days after the man has entered the service, Home Service

Sections should prosecute an inquiry through Red Cross channels. (See paragraph 44.) Such a letter should be written only by a Class *A* relative or by a Class *B* relative to whom an allotment carrying an allowance has been made. Class *B* relatives should not write unless they are dependent upon the enlisted man and have received definite word that he has made an allotment in their favor through the Bureau of War Risk Insurance. The letter whether written by a Class *A* or Class *B* relative should be as follows:

Private John Howard Smith, Serial No. 85634, Co. L,
125th Field Artillery, Camp Gordon, Atlanta, Ga.
Age 26 years. Entered service October 20, 1917.

Bureau of War Risk Insurance,
Attention of Allotment and Allowance Section,
Treasury Department,
Washington, D. C.
Gentlemen:

My son, the above named enlisted man, has now been in the service for more than sixty days, and I have not received the allotment and allowance due me under the War Risk Insurance Law, although he has informed me that he made an allotment in my favor and requested an allowance. I am solely dependent upon him for support. Please inform me when I may expect payment.

Very truly yours,
MARY HUNTER SMITH (Mrs. Joseph Walter Smith),
132 Willow Street,
Rockford, Ill.

31. *Claims for exemption from compulsory allotment.*
If a wife or child (*i. e.*, a Class *A* relative) makes inquiry as to the reason for the non-receipt of any allotment or allowance, and an answer is received from the Bureau of War Risk Insurance that the enlisted man has claimed exemption from compulsory allotment, the relative should receive a communication from the legal section

of the Bureau of War Risk Insurance, giving an opportunity to combat the claim for exemption. If no such communication is received, the relative should write to the legal section of the Bureau of War Risk Insurance, as follows:

Private John Howard Smith, Serial No. 85634, Co. L,
125th Infantry, American Expeditionary Force.
Age 26 years. Entered service October 20, 1917.
Allotment No. 346,870.

Bureau of War Risk Insurance,
Attention of Legal Section,
Treasury Department,
Washington, D. C.
Gentlemen:

I am the wife of the above named enlisted man. I have received no allotment or allowance. I have been informed that the reason for this is that my husband has claimed exemption from compulsory allotment. Will you please inform me upon what ground this claim was based, so that I may have an opportunity to present my reply?

Very truly yours,

ELIZABETH BROWN SMITH (Mrs. John Howard Smith),
132 Willow Street,
Rockford, Ill.

32. *Non-receipt of allotment from War or Navy Department.* The relatives of an enlisted man who are not entitled to an allowance under the War Risk Insurance Law can receive an allotment only through the War or Navy Department. They should not write to these departments concerning the allotment until they have received definite word from their man in the service that he has made the allotment. If the initial payment is not received within one month after the making of the allotment, if made in this country, or within two months after the making of the allotment, if made abroad, relatives may then write to the appropriate

allotment office. For description of enlisted man in each service, and for addresses of the serial allotment offices, see paragraph 21. The body of the letter should read as follows:

My brother, the above named enlisted man, has informed me that on July 6, 1918, at Camp Gordon, Atlanta, Ga., he allotted \$10 a month of his pay to me through your office. Please inform me whether this allotment is on record in your office and when I may expect to receive payment.

Very truly yours,

KATE HIGGINS SMITH,

132 Willow Street,

Rockford, Ill.

If no reply is received to the above inquiry within two weeks after its transmission, the Home Service Section should prosecute an inquiry through Red Cross channels. (See paragraph 48.)

PART III

When to Write to Offices of the Red Cross not Included in the Department of Civilian Relief.

33. *No letter from enlisted man abroad.* If the relatives of a soldier or sailor serving abroad have received no word from him for an unreasonable length of time and desire to inquire as to his welfare, they should write directly to the Bureau of Communication, American Red Cross, as follows:

Private John Howard Smith, Serial No. 85634, Co. L,
125th Infantry, American Expeditionary Force.
Age 26 years. Entered service July 30, 1917.

Bureau of Communication,
American Red Cross,
Washington, D. C.
Gentlemen:

I have received no letter from my son named above who has been abroad since last May. Can you secure any word for me as to his welfare?

Very truly yours,
MARY HUNTER SMITH (Mrs. Joseph Walter Smith),
132 Willow Street,
Rockford, Ill.

34. *Letters not received by enlisted man abroad.* If the family of a soldier or sailor is worried because he has not received the letters addressed to him abroad, they should not write to the Bureau of Communication asking that the Bureau forward their letters to the man

abroad. Home Service Sections should explain to the family the difficulties in delivering mail to members of the American Expeditionary Force (see Official Bulletin of July 6th, page 8) and that the War Department is now making every effort to hasten these deliveries. Families should be discouraged from writing to any department in Washington in reference to this matter. The Post Office Department no longer has jurisdiction over these deliveries and no officer in the War Department in Washington is charged with any responsibility in this regard or is equipped with facilities to investigate such delays. It is inadvisable to write to the Office of the Military Postal Express Service abroad. The best that can be done is to counsel patience and to advise the family to continue to write to their man in the service, being sure to state his company or otherwise to describe his location in the service as exactly as possible, and to typewrite the name and address or print the words with pen and ink.

35. *Rumors to be disregarded.* Home Service Sections should not encourage relatives to write to the Bureau of Communication on the slightest rumor that their man is wounded, killed, or missing. In most instances such rumors are false and frequently they have been circulated as enemy propaganda. Except in rare instances, if the man is wounded, killed, or missing, official notification from the War Department will have been promptly sent to the emergency address which he gave. However, if the statement that the man is wounded, killed, or missing comes from an apparently reliable source, a letter should be addressed to the Bureau of Communication.

36. *Enlisted man reported wounded.* If the relatives of an enlisted man have received word that he has been wounded, and they wish to learn further par-

particulars, they should write directly to the Bureau of Communication, American Red Cross, as follows:

Private John Howard Smith, Serial No. 85634, Co. L,
125th Infantry, American Expeditionary Force.
Age 26 years. Entered service July 30, 1917.

Bureau of Communication,
American Red Cross,
Washington, D. C.
Gentlemen:

I have received official notification from the War Department (or I have been informed from a credible source) that my son, named above, has been wounded. Can you secure for me any further particulars?

Very truly yours,
MARY HUNTER SMITH (Mrs. Joseph Walter Smith),
132 Willow Street,
Rockford, Ill.

37. Enlisted man reported dead. If the relatives of an enlisted man are notified of his death, they may obtain further particulars as to his death by writing as follows, to the Bureau of Communication, American Red Cross:

Private John Howard Smith, Serial No. 85634, Co. L,
125th Infantry, American Expeditionary Force.
Age 26 years. Entered service July 30, 1917.

Bureau of Communication,
American Red Cross,
Washington, D. C.
Gentlemen:

I have received official notification from the War Department (or I have been informed from a credible source) of the death of my son, named above. Can you give me further particulars?

Very truly yours,
MARY HUNTER SMITH (Mrs. Joseph Walter Smith),
132 Willow Street,
Rockford, Ill.

38. *Enlisted man reported missing.* If the relatives of an enlisted man are notified that he is reported missing, they may write, as follows, to the Bureau of Communication, American Red Cross, asking if any further information has been secured (the Bureau of Communication does not wait for inquiry from the family before commencing its search for a missing man):

Private John Howard Smith, Serial No. 85634, Co. L,
125th Infantry, American Expeditionary Force.
Age 26 years. Entered service July 30, 1917.

Bureau of Communication,
American Red Cross,
Washington, D. C.
Gentlemen:

I have received official notification from the War Department (or I have been informed from a credible source) that my son, named above, is reported missing. Will you promptly send me any information you obtain in your search for him?

Very truly yours,

MARY HUNTER SMITH (Mrs. Joseph Walter Smith).
132 Willow Street,
Rockford, Ill.

39. *Replies must be to the family.* War Department regulations require the Bureau of Communication to send such information directly to the family. If there is a good reason why a Home Service Section should write on behalf of the family, this fact should be explained in the letter, so that the Bureau of Communication will have authority to answer through a third person.

40. *American prisoners of war.* When the relatives of an enlisted man in the United States forces receive definite information that he is a prisoner of war, all inquiry concerning him should be addressed to the

Bureau of Prisoners' Relief, American Red Cross, Washington, D. C.

41. If the relatives desire to send a letter to this prisoner of war, they should write him directly and not through the Red Cross, in accordance with instructions in Supplement 24 to the first edition of the *Handbook of Information for Home Service Sections*. If they desire to send him money, this may be done only through the Bureau of Prisoners' Relief, in accordance with the regulations in Supplement 24.

42. Parcels should not be sent through the Red Cross to American prisoners of war, but should be sent directly, in accordance with the regulations in Supplement 24, where a list of articles which may be included in such packages will also be found.

43. *Allied prisoners of war.* Persons desiring to send parcels to allied prisoners of war should send money therefor to the Bureau of Prisoners' Relief, American Red Cross, Washington, D. C., which will endeavor to have bought in Europe and forwarded to the prisoners the supplies specified. Money for allied prisoners should likewise be sent to the Bureau of Prisoners' Relief. Letters should be sent directly, as in the case of American prisoners.

PART IV

When to Write to Division Directors of Civilian Relief.

44. *Non-receipt of allotments and allowances from War Risk Bureau.* As stated in paragraph 30, if the family has written to the Bureau of War Risk Insurance and has received no reply, the Home Service Section, after ninety days have elapsed since the man entered the service, should prosecute an inquiry through Red Cross channels. *All such inquiries should be forwarded on Red Cross Form 296 to the Division Director of Civilian Relief.*

45. Before an allotment can be located in the Bureau of War Risk Insurance files, it is necessary to find the allotment number. In all cases where this number is known, be sure and give it in the space provided for that purpose in the upper right-hand corner of Form 296. In this connection it may be noted that all applications received by the Bureau of War Risk Insurance on or after June 3, 1918, are given an allotment number to correspond with the man's Army serial number. Advise allottees in all cases to keep their notification of allotment and allowance for reference. The allotment applications filed in by enlisted men are filed numerically. An alphabetical file is maintained of all enlisted men who have filed applications. On this alphabetical index the following information is given: man's full name, serial number (if in Army), rank, company, regiment, ship or station, *date of entry into service*, home address, and allotment number. All of the above information should be very carefully filled in

on Form 296, as there are sometimes two or more men of the same name in the same company or regiment, in which case information such as the home address then becomes the determining factor in locating the correct allotment papers. In addition to this, the full given name of the probable allottee, relationship to the enlisted man, number of children under eighteen years of age, and the allottee's address should be given in space G.

46. Under *Special Query*, give briefly but fully any information you may have relative to the status of the allotment and allowance—for instance, *Check received in March. Nothing since; check received. Seems wrong amount.* (State why.) Information of this kind indicates to the Registrar in what section of the War Risk Insurance Bureau the mistake was probably made, and he can go directly there, instead of searching in all the various offices. With the aid of this definite information it is often possible to save at least three weeks in securing a report.

47. Unless all of the instructions contained in paragraphs 45 and 46 are followed, the form must be returned to the Home Service Section by the Division Director of Civilian Relief.

48. *Non-receipt of allotments from War or Navy Department.* After the time prescribed in paragraph 32 has elapsed, if the procedure there described has been followed, the Home Service Section should send through Red Cross channels inquiries as to non-receipt of these allotments. *These inquiries should be forwarded on Red Cross Form 296 to the Division Director of Civilian Relief.* All of the information given in paragraph 45 should be set forth except, of course, the allotment number. In this connection it should be remembered that many allotments made through the War or Navy

Department are specifically limited by the man himself to a period of six months. Home Service Sections should discourage inquiries, either directly through the War or Navy Department, or through Red Cross channels in reference to cessation of payments, unless it is reasonable to believe that the period of the allotment has not expired. Give briefly the information which indicates that the allotment should not have been discontinued, under *Special Query*.

49. *Use of duplicate Forms 296.* If no reply is received within reasonable time to the inquiry forwarded on Form 296, do not write a letter. Wait four weeks and then forward a duplicate Form 296. Mark at the top *Duplicate—Original sent* ——— 1918.

50. *Further correspondence as to information obtained on Form 296.* If further correspondence is necessary in connection with reply given on Form 296, the 296 Form should be returned to the Division Bureau of Civilian Relief with a letter explaining the points not understood. It will be absolutely necessary to return the 296 Form, as no copy of the information given on this form by the Bureau of War Risk Insurance is retained by the Registrar.

51. *In all cases not specifically mentioned above.* In all cases of inquiries which have not been specifically covered in previous paragraphs of this Supplement, Home Service Sections should write directly to the Division Director of Civilian Relief. As a rule he can either furnish the reply from information already in his hands or can be of assistance in supervising the manner of stating the inquiry and the facts to be submitted with it, if it is to be referred to National Red Cross Headquarters, or to some other office in Washington. Even where he may not be in a position to assist materially in obtaining the answer, it is frequently essential

for him to have an intimate knowledge of the question which is being presented and of the reply secured.

52. *Return of inquiry not properly addressed.* But the Division Director of Civilian Relief will return to the Home Service Section any inquiry which should have been otherwise addressed as described in Parts II and III of this Supplement.

DOUGLAS C. MCMURTRIE NEW YORK